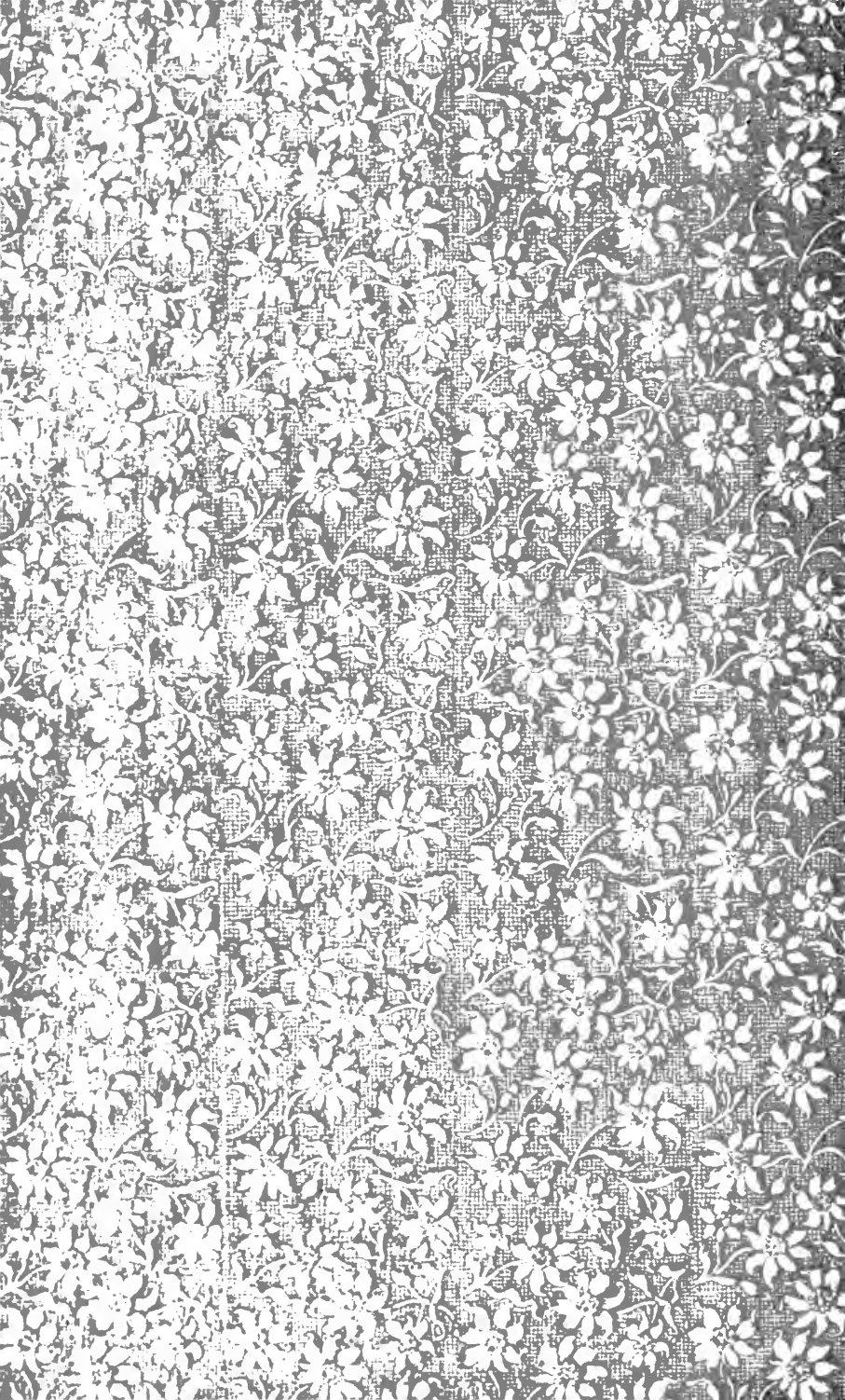


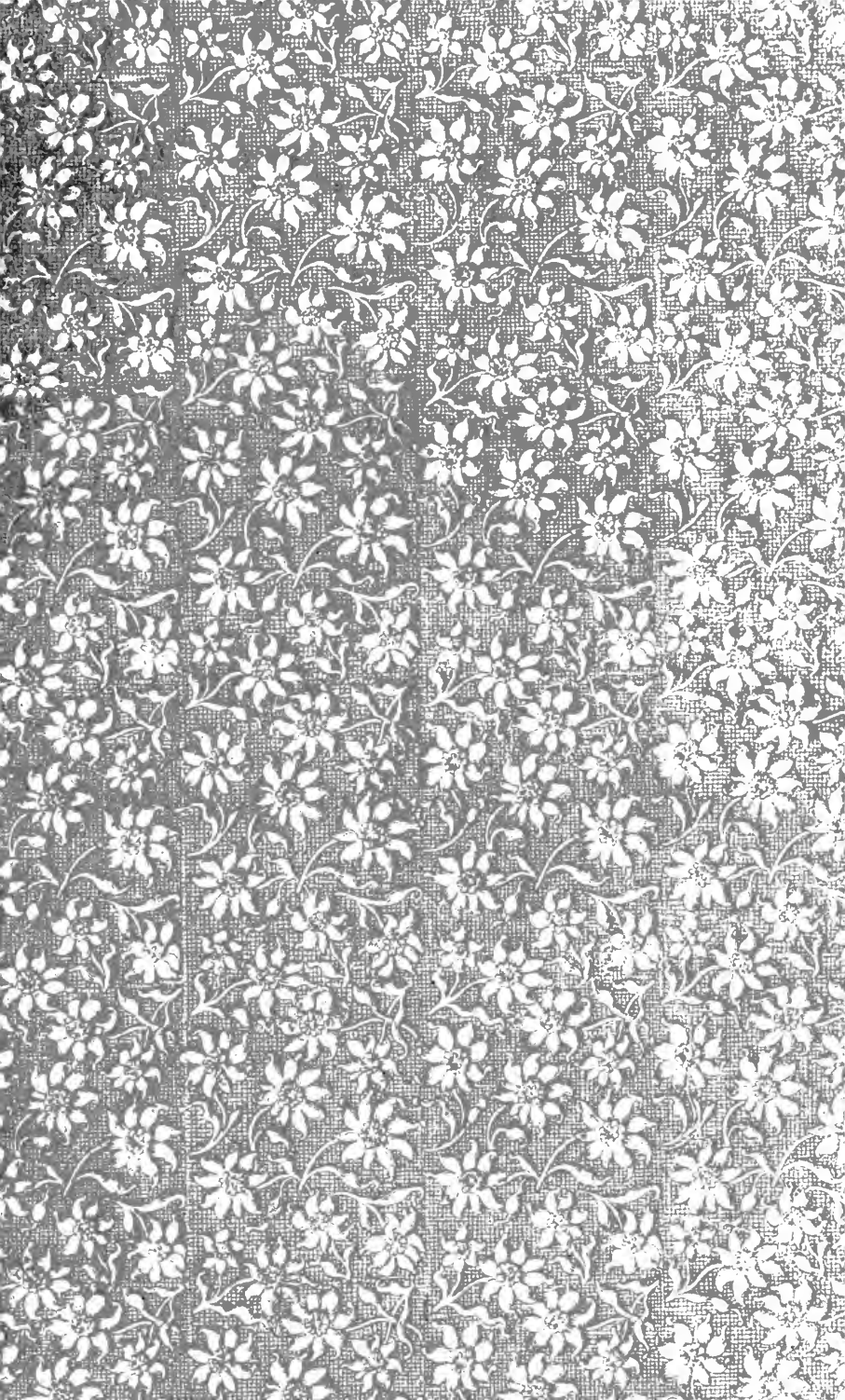
36th Annual

Co-operative

Congress.

Stratford, 1904.







The Co-operative Union Limited.



THE 36TH ANNUAL

Co-operative Congress,

1904.

Held in the Conference Hall, West Ham Lane,
Stratford (London), on May 23rd, 24th, and 25th.



Edited by J. C. GRAY, General Secretary.



Manchester :

**PUBLISHED BY THE CO-OPERATIVE UNION LIMITED,
LONG MILLGATE.**

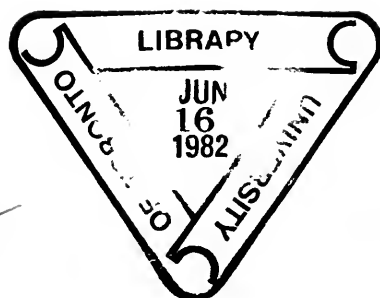


Digitized by the Internet Archive
in 2007 with funding from
Microsoft Corporation



STRATFORD TOWN HALL.

HD
3485
C 54
1904



❧ INDEX. ❧

I.—SPEAKERS.

NAMES, SOCIETIES, AND PAGES WHERE THE SPEECHES OCCUR.

[N.B.—Numbers in () signify the number of times the same name appears on the same page.]

Names.	Societies Represented.	Pages.
Abbott, Mrs. E.....	Central Board (Southern Section)	392.
Acland, Mrs. A. H. D.....		420.
Alcock, G.	London Anchor	338 (2).
Aldridge, H. R.	Guildford	319.
Allan, J.	Central Board (Scottish Section)	343.
Allan, W.	Central Board (Scottish Section)	395.
Allen, Miss E. E. M. ..	Reigate	341.
Anderson, T.	York	318, 325.
Ashton, R. W.	Shrewsbury	340.
Bailey, H. R.....	Central Board (Northern Section)	9.
Banks, A.	Ashford	372.
Barnett, W.	Macclesfield	322.
Bastard, G.	Leicester.....	8, 316.
Bate, J. H.		21.
Bayley, T. F.	Wolverhampton	393.
Berry, W. H.....	Central Board (Southern Section)	2, 6, 8, 11, 388, 391, 426.
Bissett, G.	Central Board (Scottish Section)	2, 389.
Boulter, J. T.....	National Union of Teachers ..	74.
Blackwell, J.	Gloucester	320, 372.
Booth, E.	Central Board (North-Western Section)	325, 348.
Brodrick, T.	Eccles.....	339.
Brown, W. H.	Central Board (Western Section)	12, 316.
Brownlie, J. T.....	Woolwich	323, 325 (2), 330, 337, 348, 387.
Bruff, F. H.	Birmingham Printers	328.
Bury, Mrs. M. J.	Darwen	321, 423.
Butcher, J.....	Central Board (Midland Section)	6, 337.
Butterworth, T. B.	Central Board (Southern Section)	6, 8, 375.

Names.	Societies Represented	Pages.
Charter, W. T.	Cambridge District	320, 338, 372.
Cholmeley, H.C.	Fairfax-Brandsby Dairy	317.
Clear, M. H.	Central Board (Southern Section)	7 (2).
Cooper, C.	Co-op. Permanent Building (London)	324.
Coulson, J. J.	York	348, 391.
Davies, Miss M. L.	Carnforth	422.
Dawe, J. R.	York	316, 320, 371.
Deans, A.	Central Board (Southern Section)	398, 418, 435.
Deans, J.	New Cumnock ..	341, 347.
Dewsbury, Mrs. M.	Walsall	344.
Douse, W. J.	Central Board (Midland Section)	8, 336, 389.
Dudley, W. E.	Runcorn	371.
Duncan, C.	Willesden District	320.
Elliott, R.	Gateshead	324.
Elliott, W. H.	(Manager, Stratford Society)	12, 397.
Fairbrother, S.	Central Board (North-Western Section)	328.
Fawcett, H.	Darlington	343.
Fish, D. ....	.....	435.
Foster, G. ....	.....	11.
Foster, S. R.	Central Board (North-Western Section)	8 (2), 393.
Garnett, R.	Bradford (City of)	317, 331.
Gerrard, D. H.	St. George's (Glasgow)	325, 391.
Glen, J. A.	United Baking (Glasgow)	343.
Golightly, A. W.	Stratford	10, 12, 13-15, 26-31, 63, 67, 76 (2), 321, 322, 323 (2), 325, 333, 334, 336, 337, 338, 339 (2), 342 (2), 343, 344 (2), 345, 347 (2), 372, 373 (2), 388, 391, 392, 393 (2), 395, 397 (2), 398, 410, 411, 419, 421, 425, 427.
(Chairman of Congress).		
Goulder, A. T.	Bromley	392.
Gray, J. C. ....	.....	2 (2), 5 (3), 6 (2), 8 (2), 9 (3), 67, 68, 71, 73, 75, 315, 326, 328, 338 (2), 339 (2), 342 (2), 343, 398, 410.
(General Secretary).		
Green, Mrs. ....	.....	423.
Greening, E. O.	Central Board (Southern Section)	6, 7 (3), 31-58, 62, 315, 425.
Harris, J. T.	North Metropolitan District ..	331.
Harrison, G. F.	Cambridge	322.

Names.	Societies Represented.	Pages.
Hawkins, G.	Co-operative Wholesale Society.	12.
Hayhurst, G.	Central Board (North-Western Section)	5 (2), 8, 336, 388.
Hewitt, A.	Co-operative Newspaper	427.
Holyoake, G. J.	Central Board (Southern Sec- tion)	7, 58-61.
Howe, T.	Sunderland	426.
Jackson, J. T.	Gloucester	343.
James, J. M. ..	Kingston-upon-Hull	342.
Johnston, J.	Manchester and Salford	9 (2), 318, 390.
Jubb, W.	Stratford	333.
King, J. ....	.....	21.
Kofoed, Captain	Denmark Central Co-operative Committee	73.
Lang, D.D., Rev. Cosmo	Gordon (Bishop of Stepney).	15-21.
Lawrenson, Mrs. M.	Woolwich	390, 422.
Leakey, J.	Penge and Beckenham	319.
Lochhead, J.	Edinburgh Printing	7, 327.
Ludlow, J. M.	Co-operative Typewriters, Lon- don	344.
McDowall, Alderman G. ....	.....	12, 15, 21 (2), 424.
A. (Mayor of West Ham).	.....
McFarlane, A.	Dundee and District	396.
McInnes, D.	Central Board (Midland Sec- tion)	8, 9.
Maddison, F.	Blackpool Union Printers	320, 346.
Mansbridge, A.	Darite	389.
Maxwell, W.	Scottish Co-operative Whole- sale	11, 334, 345, 398, 418, 425.
May, H. J.	Central Board (Southern Sec- tion)	327, 386, 419.
Millerchip, W.	Central Board (Midland Sec- tion)	332.
Mitchell, A.	Stockton-on-Tees	328.
Müller, Dr. H.	Swiss Co-operative Union	72-73.
Murphy, H.	Scottish Wholesale	62, 388.
Nelson, E.	Workington Industrial	336, 371.
Neil, M.	Central Board (Scottish Sec- tion)	397.
Nield, W.	Oldham Equitable	391.
Nicholson, M.A., Rev. Canon .....	.....	10.
Northercroft, G. J. H.	Garden City Association	74-75.
Openshaw, W. ....	.....	12.
Pardoe, R. ....	.....	21.

Names.	Societies Represented.	Pages
Patterson, J.	Central Board (Scottish Section)	5.
Pogson, D.	Droylsden	323.
Pollitt, J.	Eccles	340, 372.
Probert, Rev. P. S. G.	West London	318, 332, 339, 372.
Pryor, J.	Devon District	372.
Radestock, Max	German Union Distributive Societies.....	68-71.
Rae, W. R.	Central Board (Northern Section)	325 (2), 386, 393-395.
Redfearn, T.	Central Board (North-Western Section)	7, 331.
Redfern, S.	Central Board (Midland Section)	8.
Richardson, J.	St. Cuthbert's, Edinburgh....	396.
Saxton, C. A. W.	Birmingham District	347.
Scherling, E.	German Co-operative Wholesale Society	71-72, 398.
Shillito, J.	Co-operative Wholesale Society (Deputy-Chairman of Congress)	10, 21, 25, 61, 335, 345, 410, 425.
Souden, J. R.	Paisley Manufacturing	396.
Taylor, G.	East of Scotland District Association	396.
Taylor, G. D.	Central Board (Scottish Section).....	8, 389.
Thompson, J.	Central Board (North-Western Section)	8.
Vernon, W. J.	Plymouth	324, 372, 393.
Vivian, H.	Central Board (Southern Section)	7, 8, 11, 329, 334, 390.
Warwick, J.	Central Board (Northern Section)	323, 337.
Watkins, W. H.	Plymouth Printers	323, 342.
Wheelhouse, G.	Barnsley	341, 393.
Whitehead, A.	(Assistant Secretary)	65, 411.
Wilkinson, W. H.	Trades Union Parliamentary Committee	62.
Williams, Alderman .....	.....	11, 425.
Williams, A.	General Engineers (London)	315, 337, 409.
Winks, J.	Sunderland	316.
Wood, J. W.	Masbro'	323.
Wood, J.	Paisley Provident	396.
Wood, T.	Burnley Self-Help	371, 373.
Woodhouse, G.	Central Board (Midland Section)	5, 8, 371, 397.
Yates, E. S.	Leicester.. ..	335.

II.—SUBJECTS.

ACCOUNTS—

1. Subscriptions from Societies, pp. 564-573.

Ireland, p. 564 ; Midland Section, pp. 564-565 ; Northern Section, pp. 565-566 ; North-Western Section, pp. 566-569 ; Scottish Section, pp. 569-570 ; Southern Section, pp. 570-572 ; South-Western Section, p. 572 ; Western Section, pp. 572-573.

2. Summary of Receipts and Expenditure—

Receipts, pp. 574-575.

Expenditure—

United Board, pp. 575-578.

Sections—Midland, pp. 578-580 ; Northern, pp. 580-581 ; North-Western, pp. 582-583 ; Scottish, pp. 584-585 ; Southern, pp. 585-588 ; South-Western, pp. 588-589 ; Western, pp. 589-590.

3. Balances, p. 590.

4. Banking Account, p. 590.

5. Liabilities and Assets, p. 593.

6. Hughes Scholarship Fund, p. 591.

7. Neale Scholarship Fund, p. 592.

ALTERATION OF RULES OF THE UNION, p. 184.

Discussion—(a) Ireland, p. 347. J. Deans, J. T. Brownlie. See Resolution, p. 439.

(b) North-Western Section. E. Booth, J. J. Coulson. See Resolution, p. 439.

AUDITORS (Co-operative Union)—Appointment of, p. 395. Resolution, p. 439.

BIRD'S-EYE VIEW OF CO-OPERATIVE STATISTICS, p. 563.

BLANDFORD MEMORIAL FUND, p. 347 and p. 397.

CENTRAL BOARD—

Luncheon, pp. 10-12.

Speakers—A. W. Golightly, J. Shillito, Rev. Canon Nicholson, Alderman Williams, W. H. Berry, H. Vivian, G. Foster, W. Maxwell, W. H. Brown, Alderman G. A. McDowall (Mayor of West Ham), W. Openshaw, W. H. Elliott, G. Hawkins.

Meeting before Congress, pp. 1-9. Resolutions, pp. 440-441.

Subjects Discussed and Speakers—

1. Congress Representation, p. 2—J. C. Gray, G. Bissett, G. Hayhurst, J. Patterson, G. Woodhouse. See Resolution, p. 440.

2. Grants to Women's Guilds, p. 5—J. C. Gray, J. Butcher, W. H. Berry. Resolution, p. 440.

3. Honorary Members, p. 6—J. C. Gray. Resolution, p. 440.

4. Training Centres for Managers, p. 6—J. C. Gray. Resolution, p. 440.

Report of Central Board.

5. Progress of the Movement, p. 6—T. B. Butterworth, T. Redfearn, H. Vivian.

6. Co-operative Farming, p. 7—E. O. Greening, M. H. Clear.
 7. Credit Trading, pp. 7-8—J. Lochhead, G. J. Holyoake, J. C. Gray, G. Hayhurst, S. Redfern, T. B. Butterworth, S. R. Foster, G. Woodhouse, G. Bastard, W. J. Douse, W. H. Berry.
 8. Members of the Union, p. 8—J. C. Gray.
 9. Dangers to the Movement, pp. 8-9—G. D. Taylor, D. McInnes, J. Thompson, H. Vivian. Resolution, p. 440.
 10. Overlapping, p. 9 - J. Johnston.
 11. Small Savings, p. 9.—J. Johnston, J. C. Gray.
 12. University Scholarships, p. 9—J. C. Gray, H. R. Bailey.
- Meeting during Congress. See Resolutions, pp. 441.
- New Board—Members, pp. 65-67.

CONGRESS—

- Place of next meeting, pp. 395-396. Resolution, p. 439.
- Speakers—A. W. Golightly, W. Allan, A. McFarlane, J. Richardson, G. Taylor, J. R. Souden, J. Wood.
- Proceedings at—
- Accessory, pp. 415-419.
 - Preliminary, pp. 1-21.
 - Regular, pp. 25-411.
- Resolutions of, pp. 436-439.
- Sittings—
- First Day—Morning, pp. 25-67 ; Afternoon, pp. 68-326.
 - Second Day—Morning, pp. 329-346 ; Afternoon, pp. 347-372.
 - Third Day—Morning, pp. 373-411.

CO-OPERATIVE EMPLOYEES—Meeting, pp. 425-427.

- Speakers—W. H. Berry, T. Howe, A. Hewitt, A. W. Golightly.

CO-OPERATIVE SOCIETIES—Returns of Trade, pp. 444-543.

DEPRECIATION, TRANSFERABLE SHARES, AND RESERVE FUNDS. See Paper on Transferable Shares, pp. 351-370.

DEPUTATIONS—

- Foreign Representatives, p. 68 and p. 398.
- Denmark—The Central Co-operative Committee, p. 73, Messrs. Kofoed and Möller.
 - Germany—The German Union of Distributive Societies, pp. 68-71, Mr. Max Radestock.
 - Germany—The German Co-operative Wholesale Society, pp. 71-72, Messrs. R. Assman and E. Scherling.

Switzerland—The Co-operative Union of Switzerland, pp. 72-73, Dr. Kündig and Dr. Müller.

Trades Union Parliamentary Committee, pp. 62-64, Mr. W. H. Wilkinson.

Letter from Mr. W. Thorne, pp. 63-64.

National Union of Teachers, p. 74, Messrs. F. C. Blackburn and J. T. Boulter.

Garden City Association, pp. 74-75, Mr. G. J. H. Northcroft.

EDUCATIONAL FUNDS.—How best can Co-operative Societies utilise their Educational Funds in view of the Educational Facilities now provided by Municipal and Local Authorities? Paper by W. R. Rae, pp. 376-386.

Discussion, pp. 386-395.

Speakers—W. R. Rae, H. J. May, J. Lochhead, J. T. Brownlie, H. Murphy A. W. Golightly, W. H. Berry, G. Hayhurst, W. J. Douse, A. Mansbridge, G. D. Taylor, G. Bissett, Mrs. Lawrenson, J. Johnston, H. Vivian, W. Nield, D. H. Gerrard, J. J. Coulson, A. T. Goulder, Mrs. E. Abbott, T. F. Bayley, W. J. Vernon, G. Wheelhouse, S. R. Foster.—See Resolution, p. 439.

Excursion—Ramsgate, pp. 428-435.

EXHIBITION—

Opening Ceremony, pp. 12-21.

Addresses—A. W. Golightly, Alderman G. A. McDowall (Mayor of West Ham), Bishop of Stepney (Rev. Cosmo Gordon Lang, D.D.), J. Shillito, J. King, R. Pardoe.

Descriptive Account, pp. 415-416.

List of Exhibitors, pp. 416-417.

GREETINGS—Foreign, p. 68.

From Independent Labour Party, pp. 75-76.

INAUGURAL ADDRESS, pp. 31-58. E. O. Greening.

Votes of Thanks, pp. 58-62. G. J. Holyoake, J. Shillito, H. Murphy.

INTERNATIONAL PEACE, p. 344. Resolution, p. 438.

Speakers—A. W. Golightly, J. M. Ludlow, W. Maxwell, J. Shillito, F. Maddison.

PRESENTATIONS—

To Mayor of West Ham (Alderman G. A. McDowall), p. 21.

To Bishop of Stepney (Rev. Cosmo Gordon Lang, D.D.), p. 21.

To E. O. Greening, p. 62.

To A. W. Golightly (Chairman of Congress), p. 411.

PRODUCTIVE SOCIETIES—Returns of Trade, pp. 544-562.

PUBLIC MEETING, Stratford, pp. 418-419.

RECEPTION BY THE MAYOR AND CORPORATION OF WEST HAM, pp. 423-425.

REPORT OF THE CENTRAL BOARD (including Summarised Report of Women's Co-operative Guild). Subjects and Appendices, pp. 77-182.

1. Position of the Movement, pp. 77-78. Appendix I., pp. 135-137.
2. Wholesale-Societies, pp. 78-79.
3. The Distributive Societies, p. 79.
4. Co-operative Production, pp. 80-82. Appendix II., pp. 138-142.
5. Co-operative Farming, p. 82. Appendix III., pp. 143-145.
6. Agricultural Supply and Distribution, p. 83. Appendix IV., pp. 145-146.
7. Agricultural Small Holdings, pp. 83-84.
8. Small Savings, or Penny Banks, pp. 84-85.
9. Co-operative Insurance, pp. 85-86.
10. Co-operative Journals, pp. 87-88.
11. Societies Registered in 1903, p. 88. Appendix V., pp. 147-157.
12. Societies Dissolved or Amalgamated in 1903, p. 88. Appendix VI., pp. 158-162.
13. The Registrar's Returns, p. 89. Appendix VII., pp. 162-165.
14. Societies Members of the Union, pp. 90-91.
15. The United Board, p. 91.
16. The Office Committee, pp. 91-92.
17. The Committees of the Union, p. 92.
18. The Committee on Education, pp. 92-100.
19. The Committee on Production, pp. 100-105.
20. International and Foreign Inquiry Committee, pp. 105-107.
21. Joint Propaganda Committee, pp. 107-110.
22. Joint Committee of Trade-Unionists and Co-operators, pp. 110-111.
23. Joint Parliamentary Committee, pp. 111-116.
24. The "Exhibitions" Committee, pp. 116-117.
25. The Co-operative Defence Committee, pp. 117-118.
26. Honorary Members, p. 118-119.
27. Reports (summarised) of Sections, pp. 119-122. Full reports of the Sections and Districts, pp. 185-314.
28. Organisation for Ireland, p. 122.
29. Income for the year 1903, p. 123.
30. Expenditure during 1903, pp. 123-124.
31. Investments, p. 124.
32. Legal Advisers to the Union, p. 124.
33. New Publications, p. 125.
34. Publications Sold and Given, p. 125. Appendix VIII., pp. 165-168.
35. Dangers to the Movement, pp. 125-128. Appendix IX., pp. 168-170.
36. Training Centres for Managers, pp. 128-129.
37. Shields for Choral Festivals, p. 129.
38. "Robert Owen" Memorial, p. 129.
39. Owen's Letters and Correspondence, p. 130.
40. Convalescent Homes, p. 130.

41. The Hughes and Neale Scholarships, p. 130.
42. Co-operative Organisations in other Countries, p. 131.
43. The Trades Union Congress, p. 131.
44. The National Union of Teachers, p. 132.
45. International Bureau of Peace, p. 132.
46. The Women's Guilds, p. 132. Appendix X., pp. 170-181.
47. The "Blandford" Memorial, p. 133.
48. Subjects for Congress, page 133.
49. Congress of 1905, p. 133 Appendix XI., pp. 182-183.
50. Deceased Co-operators, p. 134.

Discussion on the Report—

- Co-operative Quarries, p. 315 - A. Williams and J. C. Gray.
- Co-operative Farming, pp. 315-316—E. O. Greening, G. Bastard, J. R. Dawe, J. Winks. See Resolution, p. 436.
- Agricultural Supply and Distribution, pp. 316-318—W. H. Brown, H. C. Fairfax-Cholmelev, R. Garnett. See Resolution, p. 436.
- Agricultural Small Holdings, pp. 318-321—J. Johnston, T. Anderson, Rev. P. S. G. Propert, J. Leakey, H. R. Aldridge, W. T. Charter, T. Blackwell, J. R. Dawe, C. Duncan, F. Maddison, A. W. Golightly. See Resolution, p. 436.
- Small Savings, p. 321—Mrs. M. J. Bury, G. F. Harrison. See Resolution, p. 436.
- Co-operative Insurance, p. 322—W. Barnett, D. Pogson, J. W. Wood, J. Warwick, A. W. Golightly.
- Co-operative Periodicals, p. 323—J. T. Brownlie.
- Co-operative Credit, p. 323—W. H. Watkins, R. Elliott, C. Cooper, W. J. Vernon, D. H. Gerrard. See Resolution, p. 436.
- Committee on Education, p. 325—J. T. Brownlie, W. R. Rae, T. Anderson.
- International Co-operation, p. 325—E. Booth, H. J. May. See Resolution, p. 437.
- Joint Committee of Trade Unionists and Co-operators, p. 328—A. Mitchell, S. Fairbrother, J. C. Gray, F. H. Bruff.
- Report of the Joint Parliamentary Committee.
- Free Trade, p. 329—H. Vivian, J. T. Brownlie, R. Garnett, J. T. Harris, T. Redfearn, W. Millerchip, Rev. P. S. G. Propert, W. Jubb, A. W. Golightly. See Resolution, p. 437.
- Importation of Canadian Cattle p. 334—W. Maxwell, J. Shillito, E. S. Yates, See Resolution, p. 437.
- Bills in Parliament, p. 336 G. Hayhurst, W. J. Douse, E. Nelson, A. W. Golightly, A. Williams, J. Butcher, J. T. Brownlie, J. Warwick. See Resolution, p. 437.
- Co-operative Defence Committee, p. 338—W. T. Charter, J. C. Gray, G. Alcock

Honorary Members, p. 339—A. W. Golightly, J. C. Gray, Rev. P. S. G. Probert.
See Resolution, p. 437.

Dangers of the Movement —

- (a) Loan Capital, p. 339—T. Brodrick, R. W. Ashton. See Resolution, p. 438.
- (b) Balance Sheets, p. 340—J. Pollitt, Miss E. E. M. Allen, G. Wheelhouse.
See Resolution, p. 438.
- (c) Auditing of Societies' Accounts, p. 341—J. Deans, J. M. James, J. C. Gray,
A. W. Golightly, W. H. Watkins. See Resolution, p. 438.
- (d) Selection of Officers, p. 342—J. C. Gray, A. W. Golightly.
- (e) Overlapping, p. 343—J. Allan, J. A. Glen, H. Fawcett. See Resolution
p. 438.

Training Centres for Managers, p. 343—J. T. Jackson, J. C. Gray.

The University Scholarships, p. 344—Mrs. M. Dewsbury, A. W. Golightly.

International Peace, p. 344—A. W. Golightly, J. M. Ludlow, W. Maxwell, J.
Shillito, F. Maddison. See Resolution, p. 438.

Blandford Memorial, p. 347—C. A. W. Saxton, A. W. Golightly.

Obituary, p. 347—A. W. Golightly.

REPORTS OF SECTIONS AND DISTRICT ASSOCIATIONS—

1. Ireland—

Report of the Irish Conference Association, pp. 185-186.

2. Midland Section, pp. 186-206.

Sectional Board, pp. 186-190.

District Associations—Northampton and Earls Barton, pp. 190-191;
Kettering and Wellingboro', pp. 191-193; Leicester, pp. 193-195; Coventry,
pp. 195-196; Birmingham, pp. 197-198; Stafford, pp. 198-199; Derby, pp.
200-201; Nottingham, pp. 202-203; Lincoln, pp. 204-205; Shropshire
and Mid Wales, pp. 205-206.

3. Northern Section, pp. 208-219.

Sectional Board, pp. 208-211.

District Associations—North Northumberland, pp. 211-212; South North-
umberland, pp. 212-213; Cumberland and Westmorland, pp. 213-214;
West Durham and South Northumberland, pp. 215-216; East Durham,
pp. 216-217; South Durham, pp. 217-218; South Durham and North
Riding of Yorkshire, pp. 218-219.

4. North-Western Section, pp. 220-249.

Sectional Board, pp. 220-224.

District Associations—Airedale, pp. 224-225; Bolton, pp. 225-227; Calder-
dale, pp. 227-228; Cheshire and North Wales, pp. 229-230; Dewsbury,
pp. 230-232; East Yorkshire, pp. 232-233; Huddersfield, pp. 234-235;
Macclesfield, Crewe, and District, pp. 236-237; Manchester, pp. 237-238;
North-East Lancashire, pp. 238-240; North Lancashire, pp. 240-241;
North Lonsdale, pp. 241-242; Oldham, pp. 243-244; Rochdale, pp. 244-
246; Rossendale, pp. 246-247; South Yorkshire, pp. 247-248.

5. Scottish Section, pp. 250-282.

Sectional Board, pp. 250-256.

District Associations—Ayrshire, pp. 257-259; Border Counties, pp. 259-262; Central, pp. 262-265; East of Scotland, pp. 266-268; Falkirk, pp. 268-270; Fife and Kinross, pp. 270-272; Forfarshire, Perthshire, and Aberdeenshire, pp. 273-274; Glasgow and Suburbs, pp. 274-277; Renfrewshire, pp. 277-280; Stirling, West of Fife, and Clackmannan, pp. 280-282.

6. Southern Section, pp. 282-301.

Sectional Board, pp. 282-284.

District Associations—North Metropolitan, pp. 284-285; South Metropolitan, pp. 285-286; East Metropolitan, pp. 286-287; Surrey, pp. 287-289; Bucks, pp. 289-290; Sheerness, pp. 290-292; Lewes, pp. 292-293; Wilton, pp. 293-294; Oxford, pp. 295-296; Cambridge, pp. 296-297; Bedford, pp. 297-298; Norwich, pp. 298-299; Colchester, pp. 299-301.

7. South-Western Section, pp. 302-310.

Sectional Board, pp. 302-304.

District Associations—Bristol and Somerset, pp. 305-307; Devon, pp. 307-309; Cornwall, pp. 309-310.

8. Western Section, pp. 312-314.

Sectional Board, pp. 312-314.

REPORTS OF SECTIONAL EDUCATIONAL COMMITTEES' ASSOCIATIONS—

Midland, pp. 206-207; North-Western, pp. 249-250; Scottish, pp. 256-257; Southern, p. 301; South-Western, pp. 310-311.

RESERVE FUNDS. See Paper on Transferable Shares, Reserve Funds, and Depreciation, pp. 351-370.

RESOLUTIONS OF CONGRESS, pp. 436-439.

STANDING ORDERS—SUSPENSION, p. 76.

TELLERS, p. 76—J. Blackwell, A. Bullock, A. Deans, J. Marlow, B. Tetlow, W. Yates.

THANKS, VOTES OF—

Special—To E. O. Greening, pp. 58-62. G. J. Holyoake, J. Shillito, H. Murphy. Reply—E. O. Greening, p. 62.

To A. W. Golightly and J. Shillito, pp. 398-410. W. Maxwell, A. Williams, J. C. Gray. Reply—A. W. Golightly, p. 410; J. Shillito, p. 410.

General, p. 397. G. Woodhouse, M. Neil. Reply, pp. 397-398. W. H. Elliott, A. Deans.

TRANSFERABLE SHARES—The Advisability or Otherwise of having Transferable Shares: and the Question of Reserve Funds and Depreciation. Paper by T. Wood, pp. 351-370.

Speakers—T. Wood, J. R. Dawe, W. E. Dudley, G. Woodhouse, E. Nelson, Rev. P. S. G. Probert, W. T. Charter, J. Pryor, A. Banks, A. W. Golightly, J. Pollitt, W. J. Vernon, J. Blackwell, T. B. Butterworth. See Resolution, p. 439.

WOMEN'S GUILDS—

I. England—Coming of Age Celebration, pp. 420-423.

Speakers—Mrs. A. H. D. Acland, A. W. Golightly, Mrs. M. H. Lawrenson, Miss M. L. Davies, Mrs. Green, Mrs. Bury.

Summary of Report, pp. 170-178.

II. Scotland—Summary of Report, pp. 178-181.

III. Ireland—Summary of Report, p. 181.



LIST OF DELEGATES AND REPRESENTATIVES PRESENT AT THE CONGRESS.

(1) Representatives of other Countries.

DENMARK. The Central Co-operative Committee : Messrs. Koföed and Möller.
GERMANY.—The German Union of Distributive Societies : Mr. Max. Radestock.
The German Co-operative Wholesale Society : Messrs. R. Assman and E. Scherling.
SWITZERLAND.—The Co-operative Union of Switzerland : Dr. Kündig and Dr. Müller.

(2) Representatives from other Bodies, &c.

TRADES UNION PARLIAMENTARY COMMITTEE.—Mr. W. H. Wilkinson (Accrington).
NATIONAL UNION OF TEACHERS.—Messrs. F. C. Blackburn (London) and J. T. Boulter (Leicester).
GARDEN CITY ASSOCIATION.—Mr. G. J. H. Northcroft.
LABOUR DEPARTMENT, BOARD OF TRADE. Mr. J. J. Dent.

(3) Members of the Central Board, other than those delegated by Societies.

MIDLAND SECTION.—D Bailey (Birmingham), J. Butcher (Rugby), S. Butler (Long Eaton), W. J. Douse (Nottingham), E. L. Griffiths (Stafford), J. Langley (Kettering), D. McInnes (Lincoln), W. Millerchip (Walsall), S. Redfern (Burton-on-Trent), and G. Woodhouse (Derby).
NORTHERN SECTION.—T. Adams (Stockton), H. R. Bailey (Newcastle), F. A. Ciappessoni (Cleator Moor), S. Galbraith (Durham), W. R. Rae (Sunderland), and J. Warwick (North Shields).
NORTH-WESTERN SECTION.—E. Booth (Wooldale), S. Fairbrother (Bolton), S. R. Foster (Bingley), G. Hayhurst (Accrington), W. Knights (Sheffield), M. Parkes (Crewe), A. Percival (Failsworth), T. Redfearn (Heckmondwike), J. T. Taylor (Oldham), J. Turner (Preston), and B. Woolfenden (Rochdale).
SCOTTISH SECTION.—Jas. Allan (Glasgow), Wm. Allan (Dundee), J. McMurren (Glasgow), M. Neil (Kilbarchan), G. Oswald (Stirling), J. Patterson (Burntisland), and G. D. Taylor (Edinburgh).
SOUTHERN SECTION.—Mrs. E. Abbott (Tunbridge Wells), J. Barker (Ipswich), W. H. Berry (Walthamstow), T. B. Butterworth (London), M. H. Clear (Sheerness), E. O. Greening (London), G. J. Holyoake (Brighton), H. J. May (Woolwich), H. Pumphrey (Lewes), Miss M. Spooner (London), and H. Vivian (London).
SOUTH-WESTERN SECTION.—A. Bullock (Bedminster), T. Gidley (Plymouth), J. Langley (Radstock), and C. Vaughan (Plymouth).
WESTERN SECTION.—W. H. Brown (Newport), J. Morris (Gloucester), R. R. Prynne (Darite), A. Steel Briton Ferry, and R. Warne (Gloucester).
GENERAL SECRETARY.—J. C. Gray.
ASSISTANT SECRETARY.—A. Whitehead.
AUDITORS.—W. Swallow and T. Wood.
OFFICIAL REPORTER.—H. Pitman.

(4) Delegates from Societies and Conference Associations.

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
1 Aberdare	Johnson, T.	Acton, B. 468
"	Thomas, R. L.	Adams, Mrs. A. 259
"	Williams, E. R.	Adams, C. H. 227
2 Aberdeen Northern	Bissett, G.	Adams, G. 383
"	Massie, J. F. M.	Adams, H. E. 353
"	Wilson, G.	Adams, S. 357
3 Abersychan and Talywain	Davey, H.	Adams, T. 232
"	Maggs, J.	Adams, W. T. 311

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
4 Accrington and Church	Charnock, J.	Adams, W. 112
" "	Healey, J. J.	Adlum, Mrs. E. 69
" "	Riley, J.	Akeroyd, E. 20
5 Addlestone	Brown, A. J.	Albron, W. E. 128
6 Airedale Worsted Manufacturing (Bradford)	Brearley, A.	Alcock, G. 267
7 Alcester	Morris, W. J.	Aldridge, H. R. 195
" "	Morris, Mrs. W. J.	Allan, Mrs. S. 510
8 " Needle Makers	Harris, G. E.	Allan, Mrs. W. 146
9 Andover	Aspin, R.	Allen, Miss E. E. M. 378
" "	Elton, F.	Allen, T. W. 50
10 Andrews Watch (Coventry)	Andrews, W.	Allison, W. 41
11 Annfield Plain	Aynsley, M.	Alexander, C. W. 414
" "	Bainbridge, J.	Amev, H. 199
12 Arbroath (High Street)	Barrowman, J.	Anderson, Mrs. 481
13 Arlescy	King, W.	Anderson, A. 429
14 Ashford	Banks, A.	Anderson, J. 461
" "	Goacher, W.	Anderson, T. 481
" "	Hills, E. J.	Anderton, W. 245
15 Ashington Industrial	Davis, R.	Andrews, W. 10
" "	Dobinson, J.	Angear, W. R. 400
" "	Magin, J.	Angrave, M. W. 295
16 Ashton-under-Lyne	Crowe, G.	Appleton, R. 334
" "	Radcliffe, H.	Argyle, J. 293
" "	Thompson, J.	Armitage, J. S. 221
17 Aylesbury	Birtchnell, G.	Armidge, L. 398
" "		Armstrong, W. 427
18 Bamfurlong	Smith, W.	Arnold, A. J. 406
19 Banbury	Cooke, H. J.	Arthur, J. 392
" "	Freeman, T. W.	Ashton, R. W. 405
" "	Mascord, J. F.	Aspin, R. 9
" "	Whitmill, W.	Aspinall, J. 421
20 Barnsley	Akeroyd, E.	Astell, W. 295
" "	Eddlestone, D.	Atkin, T. 69
" "	Elliott, Mrs. J.	Atkinson, G. 221
" "	Fairclough, Mrs. J.	Awcock, W. 262
" "	Haywood, E.	Aynsley, M. 11
" "	Matthews, N.	
" "	Penlington, R. N.	Bacon, Sir H. B. (Bart.) 170
" "	Penlington, Mrs. R. N.	Baggaley, J. 154
" "	Wheelhouse, G.	Bagnall, J. 443
" "	Wheelhouse, Mrs. G.	Baguley, C. J. 375
" "	Whitham, C. E.	Bailey, C. 121
" "	Woodhead, H.	Bailey, H. R. 323
21 Barrhead	Ferguson, W.	Bailey, T. J. 47
" "	Pinkerton, G.	Bainbridge, J. 11
22 Barrow-in-Furness	Bell, H. P.	Baker, G. 337
" "	Newbold, T.	Baker, J. P. 357
" "	Swindlehurst, W.	Baldwin, J. 495
23 Barry and District	Dixey, G.	Baldwin, P. 153
24 Barwell	Geary, G.	Balfour, J. 508
25 Basingstoke	Ellingham, T. J.	Balfour, Mrs. J. 349
26 Bathgate	Colston, R.	Ballard, W. 230
" "	Watt, J. M.	Ballard, Mrs. W. 230
27 Batley	Barratt, R.	Banks, A. 14
" "	Bennett, D.	Bannister, R. 273
" "	Childe, E.	Barber, J. 273
" "	Childe, W. H.	Barden, F. 369
" "	Halstead, A.	Bardsley, J. E. 256
28 Beccles	Riches, G. M.	Barnes, F. G. 269
" "	Salter, A.	Barnes, Mrs. M. 476
29 Bedford Progressive	Hull, J.	Barnes, T. 272
30 Bedlington	Bell, R.	Barnett, W. 239
" "	Davison, J.	Barnett, Mrs. W. 300
" "	Lee, R.	Barnett, W. W. T. 522
" "	Morris, J.	Barracrough, H. 198
31 Bedminster	Forse, J.	Barratt, R. 27
" "	Knight, G.	Barratt, A. E. 311
" "	Treble, W.	Barrett, Mrs. A. E. 311
		Barrowclough, F. 475

LIST OF DELEGATES.

xix.

NAME OF SOCIETY.	DELEGATES	ALPHABETICAL LIST.
31 Bedminster	Treble, Mrs. W.	Barrowman, J. 12
32 Belfast	Fleming, R.	Barsby, J. 375
33 Berkhamstead	Randall, W.	Bartlett, J. E. 134
"	Randall, Mrs. W.	Bassett, C. 397
34 Beswick	Tyldesley, S.	Bassford, H. 244
35 Bingley	Bates, J.	Bastard, G. 250
"	Brook, U.	Bate, J. H. 424
"	Foster, Mrs. S. R.	Bates, J. 35
"	Hartley, W.	Bates, W. 108
"	King, V.	Batley, J. H. 60
36 Birkenhead	Crowther, G.	Bayley, T. F. 473
"	Crowther, Mrs. G.	Bayley, Mrs. T. F. 473
"	Harding, T.	Beadle, H. A. 199
37 Birkenshaw	Holmes, R.	Beard, W. 312
"	Hopkinson, J.	Bedford, A. H. 62
"	West, W. E.	Bedford, G. 311
38 Birmingham Industrial	Cinderey, J.	Beech, W. H. 215
"	James, H. W.	Beeley, W. 222
"	Millington, J.	Beer, G. 351
"	Parrish, G. S.	Bell, F. 368
"	Wells, E.	Bell, H. P. 22
39 " Printers	Bruff, F. H.	Bell, R. 30
40 Birstall	Fenton, M.	Bell, R. L. 307
"	Goodall, W.	Bennett, D. 27
41 Birtley	Allison, W.	Bennett, H. G. 203
"	Davis, T.	Bent, J. 352
"	English, J.	Berry, W. 345
"	Knox, F.	Bethell, T. J. 84
"	Scott, M.	Betts, Mrs. S. 54
42 Bishop Auckland	Brown, A.	Bignall, J. E. 273
"	Elliott, J. W.	Binney, G. 109
"	Kellett, H. N.	Birchall, T. 458
"	Liddle, W.	Bird, R. 245
"	Peacock, J.	Bird, Mrs. R. 245
"	Robinson, G.	Birt, J. 431
43 Bishops Stortford	Livermore, F.	Birtchnell, G. 17
"	Quinn, T.	Bissett, G. 2
44 Blackburn - Blakey Moor	Duerden, P.	Black, J. 158
45 " Grimshaw Park	Whiteside, G.	Blackburn, B. 140
46 Blackley	Nuttall, W.	Blackburn, J. W. 404
47 Blackpool	Bailey, T. J.	Blackburn, W. 221
"	Clegg, J.	Blackwell, J. 183
"	Farrar, J. F.	Blackwell, Mrs. J. 183
"	Rawlinson, T.	Blair, J. 147
48 " Union Printers	Maddison, F.	Bland, T. 108
49 Blaenavon	Bryant, W.	Blythe, W. A. 62
"	Challenger, J.	Bodicoat, J. 255
"	Griffiths, W. H.	Bone, H. 442
50 Blaina	Allen, T. W.	Booth, Mrs. J. E. 134
"	Davies, D.	Booth, W. 212
"	Handy, J.	Bouchier, J. 458
"	Marshman, F.	Boulton, G. 105
"	Price, J.	Bourne, J. 119
"	Snelgrove, J.	Bowden, J. 99
"	Williams, A.	Bowker, W. E. 245
51 Blaydon-on-Tyne	Chayter, R. J.	Bown, T. 87
"	Dodds, T.	Boydell, T. 256
"	Scott, W.	Boyer, J. 150
52 Bolton	Farnworth, R.	Boynton, A. J. 240
"	Grundy, A.	Boys, J. 142
"	Grundy, Mrs. A.	Bracey, H. 432
"	Hilton, Mrs. W. A.	Bradbury, J. A. 357
"	Hughson, Miss E.	Bradford E. A. 520
"	Lander, Mrs. W.	Bradshaw, W. 187
"	Lawson, J. W.	Bragg, J. 311
"	Mercer, J.	Bramley, S. 226
"	Monks, J.	Brearley, A. 6
"	Monks, Mrs. J.	Brewin, J. H. 182
"	Pomfret, J.	Briggs, G. 481
"	Pomfret, Mrs. J.	Briggs, N. 363

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
52 Bolton	Shepherd, T.	Brightman, P. 512
"	Taylor, J.	Broadbelt, C. 427
"	Taylor, Mrs. J.	Broadbelt, Mrs. C. 427
"	Yates, W.	Broadbent, J. 411
53 Boston	Smith, G. W.	Brodrick, T. 152
"	Stow, C.	Brook, A. 66
54 Bradford, City of	Betts, Mrs. S.	Brook, U. 35
"	Clough, J.	Brookes, H. 119
"	Denman, F.	Broom, W. 149
"	Denman, Mrs. F.	Brownbill, G. 103
"	Garnett, R.	Brown, A. 42
"	Guy, J.	Brown, A. J. 5
"	Hiles, R.	Brown, C. W. 93
"	Hodgson, H.	Brown, E. 816
"	Hopwood, M.	Brown, J. 454
"	Jowett, Mrs. S.	Brown, J. 124
"	Millson, G.	Brown, J. 357
"	Mynard, W.	Brown, J. W. 127
"	Norris, A.	Brown, Mrs. M. 292
"	Oldfield, J.	Brownlie, J. T. 475
"	Pitts, J. W.	Bruff, F. H. 39
"	Sewell, H.	Bryant, J. 66
"	Wilson, J.	Bryant, W. 49
55 " Cabinet Makers	Sugden, J.	Bulloch, A. 73
56 Braintree and West Essex	Bunn, T.	Bullock, T. 62
"	Fuller, A. W.	Bunn, T. 56
"	Willsher, E.	Burditt, H. 138
57 Brandsby Dairy	Fairfax-Cholmeley, H. C.	Burns, H. 295
58 Brentwood	Perry, G.	Burns, M. 315
59 Bridgewater	Cox, T.	Burns, R. 374
"	Westbury, H.	Burrell, W. 69
60 Brighouse	Batley, J. H.	Burton, J. 357
"	Ibbetson, C. H.	Bury, Mrs. M. J. 129
"	Morris, J.	Bush, A. H. 305
"	Robinson, J. W.	Butchers, C. F. 114
"	Stocks, B.	Butterfield, Mrs. M. 227
"	Whiteley, L.	Butterworth, J. 212
61 Brighton Equitable	Early, H.	
"	Steer, E.	Cable, A. J. 161
62 Brightside and Carbrook (Sheffield) ..	Bedford, A. H.	Cadman, S. 417
"	Blyth, W. A.	Cadmore, W. T. 200
"	Bullock, T.	Carmichael, J. 119
"	Couldwell, E.	Carpenter, W. J. 277
"	Crisp, R.	Chadwick, J. B. 188
"	Dent, J.	Challenger, J. 49
"	Dimberline, J.	Challis, A. 325
"	Dimberline, Mrs. J.	Chambers, I. 68
"	Edwards, W.	Chaney, H. G. 302
"	Edwards, Mrs. W.	Chapman, J. 230
"	Godley, W.	Chapman, K. 389
"	Hawkins, J.	Chapman, R. 422
"	Jones, R.	Chapman, W. 268
"	Senior, H.	Chappell, J. 77
63 Bristol and District	Ewing, J.	Charter, W. T. 514
"	Fidkin, Mrs. C.	Chayter, R. J. 51
"	Howell, G.	Charles, F. C. 342
"	Marsh, T. B.	Charleton, L. 320
64 " Pianoforte	Saunders, W.	Charnock, J. 4
Briton Ferry	Hughes, R. J.	Cheer, Mrs. M. A. 372
Bromley	Brook, A.	Chicken, J. H. 275
"	Bryant, J.	Childe, E. 27
"	Goulder, A. T.	Childe, W. H. 27
"	Hutcheson, T.	Christie, J. 154
Bromsgrove Nail Forgers	Powell, J.	Cinderey, J. 38
Broxburn	Chambers, I.	Clark, E. 97
Burnley	Adlum, Mrs. E.	Clark, H. 273
"	Atkin, T.	Clark, J. 355
"	Burrell, W.	Clark, Mrs. J. 355
"	Hope, Mrs. M.	Clark, T. 386

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
69 Burnley.....	Leeming, J	Clark, W. 86
"	Nutter, H.	Clarke, G. 358
"	Rawlinson, H.	Clarke, Mrs. G. 358
"	Thomas, F.	Clayton, A. 253
"	Wood, Mrs. S.	Clayton, W. 101
70 " Self-Help Manufacturing	Wood, T.	Clegg, D. 352
71 Burton-on-Trent	Insley, Mrs F M.	Clegg, J. 47
"	Redfern, Mrs. S	Clegg, M. 415
"	Wood, A.	Clegg, S. 223
72 Bury	Sharples, E.	Clements, J. 454
"	Sharples, Mrs. E	Clift, C. 82
"	Taylor, R.	Clough, J. 54
"	Taylor, Mrs R.	Clough, J. 215
73 Busby	Bulloch, A.	Coates, J. G. 422
74 Buttershaw	Woodhead, S.	Cochrane, J. 354
		Cocker, S. R. 218
		Cole, F. W. 76
75 Cainscross and Ebley	Hoskins, A. J.	Cole, W. 400
"	Pearce, O. J.	Coleman, J. 396
76 Cambridge	Cole, F. W.	Coles, G. W. 385
"	Harrison, G. F.	Collier, W. R. 246
"	Mason, J. A.	Collinge, F. R. 352
77 Cardiff	Chappell, J.	Collins, F. M. 399
"	Gitsham, J.	Collins, H. 319
78 Carlisle South End	McVitie, G.	Colston, R. 26
"	O'Hara, W.	Cook, A. 115
"	Pattinson, M. H.	Cook, B. 492
"	Smith, R.	Cooke, H. J. 19
"	Straiton, T.	Cooke, J. 100
"	Stubbs, C.	Cooke, J. 453
79 Carnforth.....	Davies, Miss M. L.	Connor, J. E. 333
80 Castleford Industrial	Furmstone, J.	Conroy, C. 168
"	Goodall, C.	Cooper C. 279
81 Chatham and District	Payne, C	Cope, H. 223
"	Pyall, R.	Cosier, T. 384
"	Wilkins, W.	Couldwell, E. 62
82 Chelmsford	Clift, C.	Conlson, J. J. 481
"	Evans, J.	Coulson, Mrs. J. J. 481
"	James, A. W.	Coulson, W. 487
"	Rolfe, A.	Coulton, W. 467
"	Staines, D.	Cowan, W. B. 427
83 Chesham	Dean, A.	Coward G. 430
"	Hollis, G. L.	Cox, T. 59
84 Chester	Bethell, T. J.	Coysh, T. 163
85 Chester-le-Street	Johnson, E.	Crabtree, J. W. 438
"	Miller, W	Craven, 209
86 Chorley	Clark, W.	Craxton, T. C. 459
"	Snape, D. B.	Cree, R. 302
87 Cinder Hill	Bown, T.	Creswell, T. 302
"	Parks, T.	Crisp, R. 62
88 Clayton-le-Moors	Simmons, T.	Critchley, T. 458
89 Cleator Moor	Larkin, W.	Croden, E. J. 352
"	McNamee, M.	Crompton, J. 112
"	McVitie, I.	Crompton, J. 105
"	Teasdale, J. C.	Cronkshaw, J. 205
"	Walton, R.	Crook, B. 407
90 Cleckheaton	Elliott, J.	Cross, E. G. 424
"	Pinder, R. C.	Cross, R. 189
91 Cliffe-at-Hoo	Pettitt, G. J.	Crossley, J. 390
92 Clydebank	Irvine, G.	Crosthwaite, W. 307
93 Coalville	Brown, C. W.	Crowder, S. 357
"	Lockwood, A.	Crowe, G. 16
94 Coathbridge	McCann, J.	Crowe, H. 452
95 Codnor Park and Ironville	Hanson, R. S.	Crowther, G. 36
"	Vickers, J.	Crowther, Mrs. G. 36
96 Codnor Park and Selston Baking	Hays, F.	Crowther, J. 408
97 Colchester and East Essex	Clark, E.	Curry, G. 393
"	Hale, W.	
"	Jenkinson, S.	Daniels, H. 233
"	Martin, G. S.	

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
97 Colchester and East Essex	Martin, R. G.	Davey, H. 3
" "	Salmon, W. J.	Davies, D. 50
" "	Thorrington, W. E.	Davies, M. 122
" "	Thorrington, Mrs. W. E.	Davies, Miss M. L. 79
" "	Webber, H. T.	Davis, Mrs. E. E. 476
98 Colne and District	Greenwood, F.	Davis, R. 15
" "	Hoyle, J.	Davis, R. H. 247
" "	Keighley, J. E.	Davis, T. 41
99 Compstall	Bowden, J.	Davison, J. 90
" "	Taylor, C.	Dawe, J. R. 481
100 Congleton	Cooke, J.	Dawe, Mrs. J. R. 481
" "	Mellor, S.	Dawson, E. 198
" "	Pedley, W.	Dawson, Mrs. E. 198
101 Consett	Clayton, W.	Dawson, J. 221
" "	Ellison, J.	Day, M. 425
102 Co-operative Insurance	Dewar, J.	Daykin, J. 258
" "	Hepworth, B.	Deacon, J. 372
" "	Hilton, W. A.	Dean, A. 83
" "	Odgers, J.	Deans, J. 324
103 Co-operative Newspaper	Williams, F. A.	Denham, F. 54
" "	Brownbill, G.	Denman, Mrs. 54
" "	Elliott, J.	Dent, J. 62
" "	Hewitt, A.	Dent, S. 167
" "	Wood, S.	Dewar, J. 102
104 Co-operative Photographers	Palmer, G.	Dewhurst, W. 191
105 Co-operative Printing Society		Dewhurst, T. 129
(Manchester)	Boult, G.	Dewhurst, Mrs. T. 129
" "	Crompton, J.	Dewsbury, Mrs. M. 455
" "	Gibbs, E. C.	Dickens, W. 299
106 Co-operative Productive Federation ..	Halstead, R.	Dickenson, G. 452
107 Co-operative Sundries Manufacturing		Dickinson, H. A. 258
(Droylsden)	Schofield, J.	Dickson, J. 172
108 Co-op. Wholesale Society,	Bates, W.	Dimberline, J. 62
Manchester	Bland, T.	Dimberline, Mrs. J. 62
" "	Fairclough, J.	Dixey, G. 23
" "	Holt, R.	Dobinson, J. 15
" "	Lander, W.	Dobson, F. 365
" "	Pingstone, H. C.	Dobson, J. F. 191
" "	Shillito, J.	Dodds, T. 51
" "	Thorpe, G.	Douce, C. A. 170
109 " " Newcastle	Binney G.	Dovey, G. 378
" "	Gibson, R.	Dow, J. M. 355
" "	Graham W. D.	Drake, H. J. 358
110 " " London	Elsey, H.	Duckles, W. 201
" "	Goodey, J. F.	Dudley, W. E. 384
" "	Hawkins, G.	Duerden, P. 44
" "	Hines, G.	Duke, G. J. 258
" "	Sutherland G.	Duncan, C. 466
111 Cornforth and Coxhoe	Price, M.	Dunkley, J. A. 463
" "	Sheppard, W.	Dyson, F. L. 221
112 Coventry Perseverance	Adams, W.	Dyson, W. 231
" "	Crompton, J.	
" "	Jarrams, G.	Earl, G. 304
113 " " Watch Manufacturing	Jones, W.	Early, H. 61
114 Cowes	Shufflebotham, S. C.	Eastwood, H. 262
" "	Butchers, C. F.	Edwards, J. 143
115 Cowlairs (Glasgow)	Spencer, C.	Edwards, W. 62
" "	Cook, A.	Edwards, Mrs. W. 62
" "	Shiels, Mrs. M.	Eddlestone, D. 20
116 Cramlington	Reilly, J.	Ellingham, T. J. 25
" "	Stanbury, J.	Elliott, C. 383
117 Crawley and Ifield	Shaw, W. D.	Elliott, E. 284
118 Crays-St. Mary Cray	Taylor, H.	Elliott, E. 319
119 Crewe Friendly	Bourne, J.	Elliott, H. 130
" "	Brookes, H.	Elliott, J. 90
" "	Carmichael, J.	Elliott, Mrs. J. 20
" "	Lea, M.	Elliott, J. 103
120 Crosland Moor	Ibeson, B.	Elliott, J. W. 42
" "	Pogson, T. E.	Elliott, R. 173

LIST OF DELEGATES.

xxiii.

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
121 Croydon	Bailey, C.	Elliott, S. 188
"	Newell, J.	Ellison, J. 101
122 Cwmbach	Davies, M.	Elsey, H. 110
"	Jones, E.	Elsey, J. 162
"	Llewelyn, J.	Elton, F. 9
"	Thomas, T.	Emmott, S. 227
"	Williams, W.	Emsley, U. 467
123 Cwmbwrla	Pendry, J. T.	English, E. 418
124 Cwmtylery	Brown, J.	English, J. 41
		Evans, D. 151
		Evans, E. R. 425
		Evans, J. 82
125 Dalziel (Motherwell)	Glasgow, T.	Everett, J. C. 414
"	Reid, W. W.	Ewing, J. 63
126 Darite	Mansbridge, A.	Exley, E. 242
127 Darlington	Brown, J. W.	
"	Fawcett, H.	
128 Dartford	Albron, W. E.	Fairclough, J. 108
"	Turnbull, W. T.	Fairclough, Mrs. J. 20
129 Darwen Industrial	Bury, Mrs. M. J.	Fairfax-Cholmeley, H. C. 57
"	Dewhurst, T.	Fairey, J. 378
"	Dewhurst, Mrs. T.	Farnworth, J. 312
"	Haddow, J. M.	Farnworth, R. 52
130 Daventry	Elliott, H.	Farrar, J. F. 47
"	Simpson, P. W.	Farrell, J. 476
131 Delph	Hinchliffe, W.	Fawcett, H. 127
"	Watson, H.	Fawcett, J. W. 247
132 " Woollen Manufacturing	Oldham, J.	Fenton, M. 40
133 Denholme	Holden, H.	Ferguson, W. 21
134 Derby	Bartlett, J. E.	Fessey, W. 474
"	Booth, Mrs. J. E.	Fidkin, Mrs. C. 63
"	Mathers, J.	Fielden, W. 380
"	Merchant, E.	Finch, W. 358
"	Nightingale, Mrs. S.	Finlay, W. 301
"	Rankin, F.	Firman, E. 220
"	Sheldon, J.	Fisher, J. 159
"	Sherwin, J.	Fisher, R. 260
135 Derwent Flour Mill	Harrison, J.	Fitzgerald, J. 164
136 Desborough	Marlow, J.	Fleetham, M. 478
"	Panter, S.	Fleming, J. 273
137 " Boot and Shoe	Hawes, J. H.	Fleming, R. 32 & 483
138 " Corset	Burditt, H.	Fletcher, J. 434
139 Devizes	Smart, A. T.	Fletcher, W. 494
140 Dewsbury	Blackburn, B.	Forbes, G. 399
"	Kilburn, J. E.	Ford, H. G. 267
"	Mumford, J.	Foreman, A. 468
"	Mumford, Mrs. J.	Forse, J. 31
"	Ruddlesden, G.	Foster, Mrs. S. R. 35
"	Ruddlesden, Mrs. G.	Foulds, A. J. 491
"	Scott, Mrs.	Fowler, G. 189
"	Ward, J.	Fox, Mrs. G. 329
"	Ward, Mrs. J.	Fox, Mrs. G. 360
"	Wilby, W.	Fox, H. 247
141 Doncaster	Gillies, J.	Frankling, F. J. 361
"	May, S. S.	Freeman, T. W. 19
"	Wightman, C.	Fretwell, J. 478
"	Wightman, J. T.	Frost, T. 473
"	Wilson, J.	Fryer, W. 470
142 Droylsden	Boys, J.	Fryer, Mrs. W. 470
"	Jarrett, F.	Fuller, A. W. 56
"	Leigh, J.	Furbank, A. 299
"	Paton, J.	Furmstone, J. 80
"	Pogson, D.	
"	Stopford, J.	
143 Dudley Bucket and Fender	Edwards, J.	
144 Dumbarton	Galbraith, A.	Galbraith, A. 144
145 Dundee (City of)	Macfarlane, A.	Gale, J. 151
146 " District Coal Supply	Allan, Mrs. W.	Galliford, W. A. 428
147 Dunfermline	Blair, J.	Galloway, D. 343
"	Kirk, J.	Gamble, W. 480
148 Durham	Lumley, C.	Gardiner, C. 356

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
148 Durham	New, Rev. A.	Garnett, R. 54
"	New, W. R.	Garrard, S. 224
149 East Grinstead	Broom, W.	Garside, R. 317
150 Eastleigh	Boyer, J.	Gasson, Mrs. M. A. 519
"	Ruddock, E.	Gatty, Mrs. E. A. 352
151 Ebbw Vale	Evans, D.	Geary, G. 24
"	Gale, J.	Geary, J. 220
152 Eccles Provident	Brodrick, T.	Gemmell, J. 344
"	Hill, Mrs. J.	George, F. 350
"	Holland, E.	Gerrard, D. H. 178
"	Nuttall, W. J.	Gibbs, E. C. 105
"	O'Brien, J. A.	Gibson, A. T. 227
"	Pollitt, A.	Gibson, R. 109
"	Pollitt, J.	Giddings, W. W. 163
153 " Manufacturing	Knight, J.	Gill, R. 501
154 Ecclesall (Sheffield)	Baggaley, J.	Gill, T. 412
"	Christie, J.	Gillies, J. 141
"	Rouse, T.	Gilmour, J. 174
"	Sandford, F. W.	Gilmour, T. 177
"	Walton, W.	Gitsham, J. 77
"	Wilson, S. J.	Glasgow, T. 125
155 Eccleshill	Holdsworth, G. H.	Gasse, P. 392
"	Turner, W.	Glen, J. A. 180
156 Edinburgh—People's Bank	Lochhead, Mrs. J.	Glover, G. 467
157 " Printing	Lochhead, J.	Goacher, W. 14
158 " St. Cuthbert's	Baldwin, P.	Godden, T. W. 406
"	Black, J.	Godfrey, F. 474
"	Horsburgh, C.	Godfrey, H. 320
"	Lawson, J.	Godkin, T. 376
"	Linton, Mrs. W.	Godley, W. 62
"	Richardson, J.	Goldthorpe, J. 218
"	Taylor, Mrs. G. D.	Goldthorpe, J. 347
"	Yorston, R.	Golightly, A. W. 424
159 Enfield Highway	Fisher, J.	Goodall, C. 80
"	Hyde, F. P.	Goodall, W. 40
160 " Town	Kramer, J. T. E.	Goode, S. B. 276
"	Redfearn, J.	Goodey, J. F. 110
161 Epping	Cable, A. J.	Goodridge, E. J. 422
162 Epsom	Elsey, J.	Gorrill, J. F. 401
"	Pearman, E.	Gosden, W. 424
163 Exeter	Coysh, T.	Goulder, A. T. 66
"	Giddings, W. W.	Graham, D. 436
"		Graham, H. 318
164 Failsworth	Fitzgerald, J.	Graham, W. D. 109
"	Green, R.	Gratton, E. E. 263
"	Hadfield, C.	Green, J. 241
"	Tootill, H.	Green, R. 164
165 Farnworth and Kearsley	Morgan, T.	Green, R. 233
"	Pickvance, J.	Greening, C. 326
"	Ward, J.	Greening, E. W. 265
"	Williamson, J.	Greenwood, F. 98
166 Faversham	Palmer, W.	Greenwood, F. 209
"	Taylor, T. E.	Gregory, W. 333
167 Felling Industrial	Dent, S.	Greig, A. 185
168 Fleetwood	Conroy, C.	Griffiths, W. H. 49
"	Swarbrick, E.	Groome, E. T. 251
169 Folkestone	Morgan, H.	Grundy, A. 52
"	Shoobridge, O. J.	Grundy, Mrs. A. 52
"	Williams, W.	Guest, J. 380
"		Guest, Mrs. J. 350
170 Gainsborough	Bacon, Bt., Sir H. B.	Guy, 51
"	Douce, C. A.	Haddon, J. 246
"	Paget, W. F.	Haddon, S. 485
171 Galashiels	O'Hara, N.	Haddow, J. M. 129
172 " Waverley	Dickson, J.	Hadfield, C. 164
"	Little, Mrs. T.	Hadgraft, J. 224
173 Gateshead	Elliott, R.	Hagger, 224
"	Oliver, J.	Haigh, H. 295

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
173 Gateshead	Richardson, W.	Hale, W. 97
"	Rule, T.	Hale, W. 183
"	Smoult, Mrs. A. E.	Hale, Mrs. W. 183
"	Thornton, W.	Hall, F. 376
174 Glasgow Drapery and Furnishing	Gilmour, J.	Hall, S. 197
"	Miller, T.	Hall, S. 308
175 " Eastern	Howie, J.	Halstead, A. 27
176 " Kinning Park	Macdonald, J.	Hastead, E. 106
"	McQueen, J.	Hamilton, A. 448
177 " London Road	Gilmour, T.	Handy, J. 50
178 " St. George	Gerrard, D. H.	Hanson, R. S. 95
"	Thomson, A.	Harding, T. 36
179 " St. Rollox	Pettigrew, W.	Harris, G. 260
180 " United Baking	Glen, J. A.	Harris G. E. 8
"	Shiels, M.	Harris, J. H. 476
181 Glenfield Progress	Brewin, J. H.	Harris, J. N. 286
182 Glossop Dale	Hyde, J. T.	Harris, J. T. 518
"	James, L. R.	Harris, Miss L. 245
183 Gloucester	Blackwell, J.	Harrison C. 480
"	Blackwell, Mrs. J.	Harrison, G. 380
"	Hale, W.	Harrison, Mrs. G. 380
"	Hale, Mrs. W.	Harrison, G. F. 76
"	Hayes, J.	Harrison, J. 135
"	Hayes, Mrs. J.	Harrison, W. G. 455
"	Hill, E. J.	Hart, F. J. 411
"	Hill, Mrs. E. J.	Hart, W. 424
"	Hunt, G.	Hartles, J. 384
"	Jackson, J. T.	Hartley, F. 249
"	Osman, Mrs. A. L.	Hartley, W. 35
"	Parsons, W. G.	Hassall, W. 248
"	Parsons, Mrs. W. G.	Hattersley, J. 197
"	Wakefield, S.	Haue, J. 185
184 Godalming	Mayers, G.	Hawes, J. H. 187
"	Mayers, W.	Hawkins, G. 110
185 Goole	Greig, A.	Hawkins, J. 62
"	Hawe, J.	Hayes, J. 183
"	Holmes, L.	Hayes, Mrs. J. 183
186 Grahamston and Bainsford	Liddell, J.	Haynes, W. 388
187 Grantham	Bradshaw, W.	Hays, F. 96
"	Woodruff, C.	Hays, R. J. 418
188 Gravesend, Borough of	Chadwick, J. B.	Hayward, J. J. 372
"	Elliott, S.	Haywood, E. 20
189 Grays	Cross, R.	Healey, H. 416
"	Fowler, G.	Healey, J. J. 4
"	Howard, H.	Hearn, F. W. 285
"	Jopson, F.	Heighington, W. A. 412
"	Waller, Mrs. A.	Helliwell, T. 297
"	Wills, A. D.	Hemmingway, W. 352
190 Great Grimsby	Waddingham, J.	Henderson, Mrs. A. 476
191 Great Horton	Dewhurst, W.	Hepworth, B. 102
"	Dobson, J. F.	Hepworth, Mrs. B. 211
"	Isherwood, S.	Hewitt, A. 103
"	Pullan, A.	Hey, J. N. 247
192 Great Wigston	Huckerby, H.	Heywood, A. 221
193 Greenock Central	Lemmon, R.	Hibberd, R. 388
"	Swan, R.	Hiles, R. 54
"	Watson, D.	Hill, E. J. 183
194 Greenstreet	White, W.	Hill, Mrs. E. J. 183
195 Guildford	Aldridge, H. R.	Hill, J. 293
"	Peacock, G.	Hill, J. 352
196 Gtiseley	Swallow, W.	Hill, J. 467
"		Hill, Mrs. J. 152
197 Halifax Flour	Hall, S.	Hills, E. J. 14
"	Hattersley, J.	Hilton, A. 339
"	Kendall, M.	Hilton, W. A. 102
198 " Industrial	Barraclough, H.	Hilton, Mrs. W. A. 52
"	Dawson, E.	Hinchliffe, W. 131
"	Dawson, Mrs. E.	Hind, J. 493
"	Holden, J.	Hines, G. 110
"		Hirst, H. 221

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
198 Halifax Industrial	Illingworth, T.	Hirst, Mrs. J. 211
" "	Illingworth, Mrs. T.	Hodgson, H. 54
" "	Parker, J.	Hodgson, H. 441
" "	Parker, Mrs. J.	Hodgson, J. W. 412
" "	Shillito, Jas.	Hogg, T. 395
" "	Whitaker, J.	Holden, B. 362
" "	Wood, E.	Holden, H. 133
" "	Wood, Mrs. E.	Holden, J. 198
199 Halstead	Amey, H.	Holder, W. 326
" "	Beadle, H. A.	Holden, J. 471
" "	Norman, C.	Holgate, P. 155
200 Hampton and New Hampton.....	Cadmire, W. T.	Holdsworth, G. H. 319
201 Harbury	Duckles, W.	Holdsworth, Mrs. 152
202 Harpole	Kay, W.	Holland, E. 241
203 Harrogate	Bennett, H. G.	Holleyhead, S. 205
" "	I'Anson, F.	Hollinrake, W. H. 83
204 Hartlepoons	Jeffries, F.	Hollis, G. L. 247
" "	Petrooshevich, I.	Hollock, E. T. 185
" "	Tennet, W. R.	Holmes, L. 87
" "	Watson, J.	Holmes, R. 362
205 Haslingden Industrial.....	Cronkshaw, J.	Holmes, W. 467
" "	Hollinrake, W. H.	Holmes, W. 310
206 Haverhill	Poole, W.	Holroyd, G. H. 493
" "	Smith, S.	Holt, J. 108
" "	Spicer, C.	Holt, R. 288
207 Haworth	Taylor, T.	Holyoake, Mrs. G. J. 397
208 Haywards Heath	Prevett, G.	Hooker, F. 891
209 Hebden Bridge Fustian	Craven, J.	Hope, D. 69
" "	Greenwood, J.	Hope, Mrs. M. 364
" "	Tootill, J.	Hopkins, C. J. 319
210 " Industrial	Neal, G.	Hopkinson, Mrs. E. 37
" "	Stansfield, J.	Hopkinson, J. 54
211 Heckmondwike	Hepworth, Mrs. B.	Hopwood, M. 158
" "	Hirst, Mrs. J.	Horsburgh, C. 221
" "	Redfearn, Mrs. T.	Horsfall, A. 75
" "	Smithson, F. F.	Hoskins, A. J. 216
" "	Walker, Mrs. J. W.	Houghton, W. 189
212 Heywood	Booth, W.	Howard, H. 212
" "	Butterworth, J.	Howarth, E. 217
" "	Howarth, E.	Howarth, J. 367
213 Higham Ferrers Boot and Shoe	Walker, F.	Howarth, J. 427
214 High Barnet	Stringer, R.	Howe, T. 63
215 Higher Hurst	Beech, W. H.	Howell, G. 175
" "	Clough, J.	Howie, J. 333
216 High Wycombe	Houghton, W.	Hoyland, H. W. 98
217 Hindley	Howarth, J.	Hoyle, J. 192
" "	Hutchinson, W.	Huckerby, H. 65
218 Horbury	Cocker, S. R.	Hughes, R. J. 52
" "	Goldthorpe, J.	Hughson, Miss E. 29
219 Howwood	Sanachan, J.	Hull, J. 299
220 Hucknall Torkard.....	Firman, E.	Hulme, J. W. 183
" "	Geary, J.	Hunt, G. 243
" "	Pedley, J.	Hunt, G. H. 346
221 Huddersfield	Armitage, J. S.	Hunter, J. 326
" "	Atkinson, G.	Hurn, T. J. 66
" "	Blackburn, W.	Hutcheson, T. 2-7
" "	Dawson, J.	Hutchinson, R. 217
" "	Dyson, F. L.	Hutchinson, W. 159
" "	Heywood, A.	Hyde, F. P. 182
" "	Hirst, H.	Hyde, J. T. 301
" "	Horsfall, A.	
" "	Mayo, Miss C. M.	
" "	Moorhouse, W. H.	I'Anson, F. 203
222 Hyde	Beeley, W.	Ibbetson, C. H. 60
" "	Schofield, P.	Ibeson, B. 120
" "	Shaw, A.	Illingworth, T. 198
223 Ilkeston	Clegg, S.	Illingworth, Mrs. T. 373
" "	Cope, H.	Ince, G. A. R. 71
		Insley, Mrs. F. M. 92
		Irvine, G.

LIST OF DELEGATES.

xxvii.

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
223 Ilkeston	Swindell, J.	Isherwood, S. 191
224 Ipswich	Garrard, S.	
"	Hadgraft, J.	Jackson, J. T. 183
"	Hagger, J.	James, A. W. 82
"	Kirby, T. J.	James, G. T. 488
"	Malden, T.	James, H. W. 93
"	Thurston, W.	James, J. M. 240
225 Irish Agency	Roche, D. L.	James, L. R. 182
		Jarrams, G. 112
226 Jarrow and Hebburn	Bramley, S.	Jarratt, F. 142
"	Jennings, A. D.	Jeffries, F. 204
"	Johnson, W.	Jeffrys, W. 458
"	Scott, P.	Jenkins, T. G. 439
"	Young, G.	Jenkins, W. W. 476
		Jenkinson, S. 97
227 Keighley Industrial	Adams, C. H.	Jennings, A. D. 226
"	Butterfield Mrs. M.	Jevons, J. 314
"	Emmott, S.	Johns, J. E. 372
"	Gibson A. T.	Johnson, Mrs. C. 459
"	Midgley, F.	Johnson, E. 85
"	Waterworth, J. W.	Johnson, T. 1
"	Watson, J.	Johnson, T. 402
"	Whitaker, H.	Johnson, W. 226
228 " Ironworks	Whalley, H.	Johnson, W. 481
229 Kendal	Rushforth, G.	Johnstone, A. 323
230 Kettering	Ballard, W.	Johnston, G. 479
"	Ballard, Mrs. W.	Johnston, J. 301
"	Chapman, J.	Johnston, Mrs. J. 301
"	Lawrence, Mrs. C.	Johnston, W. 345
"	Panther, T.	Jones, E. 122
231 " Boot and Shoe	Dyson, W.	Jones, J. 440
232 " Building	Adams, T.	Jones, J. 459
233 " Clothing	Daniels, H.	Jones, R. 62
"	Green, R.	Jones, R. W. 423
234 " Corset Manufacturing	Pearson, E.	Jones, W. 112
235 " Union Boot and Shoe	Potter, H. J.	Jospon, F. 199
236 Kidderminster	Mills, M.	Jowett, Mrs. S. 54
"	Tanner, E.	Jubb, W. 424
237 Kilbarchan	Neil, Mrs. M.	
238 Kilmarnock Equitable	Stewart, P.	Kay, W. 202
239 King's Lynn	Furbank, A.	Keighley, J. E. 98
"	Rix, C. G.	Kellett, H. N. 42
240 Kingston-upon-Hull	Boynton, A. J.	Kendall, M. 197
"	James, J. M.	Kent, J. 345
241 Kippax	Green, J.	Kenworthy, J. C. 421
"	Holleyhead, S.	Kerr, R. T. 257
242 Kirkburton	Exley, E.	Kilburn, J. E. 140
243 Kirkby-in-Ashfield	Hunt, G. H.	King, V. 35
"	Mills, T.	King, W. 13
244 " Manufacturing	Bassford, H.	Kirby, T. J. 224
		Kirk, J. 147
245 Lancaster and Skerton	Anderton, W.	Kirkwood, J. 344
"	Bird, R.	Kirton, M. 496
"	Bird, Mrs. R.	Knight, G. 31
"	Bowker, W. E.	Knight, J. 153
"	Haris, Miss L.	Knowles, W. 502
"	Middleditch, A.	Knox, F. 41
"	Rickerby, Miss	Kramer, J. T. E. 160
"	Sandham, J.	
246 Langley Mill	Collier, W. R.	Lamb, G. A. 477
"	Haddon, J.	Lamb, R. 478
"	Wilson, J. R.	Lander, W. 108
247 Leeds Industrial	Davis, R. H.	Lander, Mrs. W. 52
"	Fawcett, J. W.	Lang, J. 374
"	Fox, H.	Larkin, W. 89
"	Hey, J. N.	Larner, C. P. 290
"	Hollock, E. T.	

NAME OF SOCIETY	DELEGATES.	ALPHABETICAL LIST.
247 Leeds Industrial	Hutchinson, R.	Lawrence, Mrs. C. 230
" "	Lloyd, J.	Lawrenson, Mrs. M. 476
" "	Lloyd, Mrs. J.	Lawson, J. 158
" "	Marshall, A.	Lawson, J. W. 52
" "	Morgan, A.	Lawton, H. 317
" "	Shaw, W. B.	Laycock, T. 452
" "	Smith, Mrs. M.	Lea, M. 119
" "	Tetley, J.	Leakey, J. 353
" "	Thornton, C. E.	Lee, R. 30
" "	Twells, H.	Leeming, J. 69
" "	Wilson, J.	Legg, W. 373
248 Leek Silk Twist	Hassall, W.	Leigh, J. 112
249 Lees and Cross Roads	Hartley, F.	Lenmon, R. 193
250 Leicester	Smith, T.	Lewington, W. J. 433
" "	Bastard, G.	Lewis, E. A. 482
" "	Lythall, A.	Liddell, J. 186
" "	Mellor, S. J.	Liddle, W. 42
" "	Potter, J.	Lingard, W. A. 362
" "	Pywell, J.	Linton, W. 504
" "	Soar, G.	Linton, Mrs. W. 158
251 " Anchor Boot and Shoe	Yates, E. S.	Lister, W. 407
" "	Groome, E. T.	Little, T. 392
252 " Basket Makers	Mann, A.	Little, Mrs. T. 172
253 " Boot and Shoe	Tirrell, G.	Livermore, F. 43
" "	Clayton, A.	Livingstone, J. 362
254 " Printing	Wale, J.	Llewellyn, J. 122
255 " Self-Help Boot and Shoe	Sewell, C. D.	Llewellyn, W. 403
256 Leigh Friendly	Bodicoat, J.	Lloyd, D. 455
" "	Bardsley, J. E.	Lloyd, J. 247
" "	Boydell, T.	Lloyd, Mrs. J. 247
" "	Stewart, J.	Lochhead, J. 157
257 Leith Provident	Wood, A.	Lochhead, Mrs. J. 156
" "	Kerr, R. T.	Lockwood, A. 93
" "	McGregor, A.	Long, J. W. 406
258 Lenton and Nottingham	Wright, W.	Longstaff, J. 311
" "	Daykin, J.	Lowe, J. 464
" "	Dickinson, H. A.	Lucas, G. 340
259 Lewes	Duke, G. J.	Ludlow, J. M. 280
" "	Adams, Mrs. A.	Lumley, C. 147
260 Lincoln Equitable	Salvage, H.	Lunn, S. 310
" "	Fisher, R.	Lythall, A. 250
261 " Land and Building	Harris, G.	
262 Littleborough	Nicholson, J. T.	Macdonald, J. 176
263 Liverpool (City of)	Eastwood, H.	Macfarlane, A. 145
264 Llanelly	Gratton, E. E.	MacGregor, J. 355
265 London: Agricultural and Horti- cultural	Williams, G.	Macpherson, W. 419
266 " Agricultural Organisation	Greening, E. W.	McBlain, Mrs. J. 454
267 " Anchor	Stanhope, Hon. H. A.	McCann, J. 94
" "	Harris, J. N.	McCutchen, J. 393
" "	Alcock, G.	McDonald, I. 392
268 " Savings Bank	Ford, H. G.	McDougall, A. 451
269 " Battersea and Wandsworth	Chapman, W.	McEwen, G. A. 422
270 " Bookbinders	Barns, F. G.	McFadyen, W. 344
271 " Bowes Park	Pilcher, J.	McGregor, A. 257
272 " Cab Drivers	Watson, J.	McIntosh, R. 344
273 " Civil Service Supply	Neal, Mrs. R. S.	McKenzie, D. 354
" "	Barnes, T.	McKenzie, G. B. 332
" "	Bannister, R.	McNab, T. C. 392
" "	Barber, J.	McNamee, M. 89
" "	Bignall, J. E.	McNicol, H. 509
" "	Clarke, H.	McQueen, J. 176
" "	Fleming, J.	McVitie, G. 78
" "	Winter, E.	McVitie, I. 89
274 " Clapton Park	Payne, A.	Maddison, F. 48
275 " Co-op. Bass Dressers	Chicken, J. H.	Mags J. 3
276 " Co-op. Brotherhood Trust	Goode, S. B.	Magin, J. 15
277 " Co-op. Builders	Carpenter, W. J.	Mahony Mrs. S. 311
278 " Co-op. Institute	Moriss, G.	Malden, T. 224
279 " Co-op. Permanent Building	Cooper, C.	Mann, A. 251
" "	Webb, A.	

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
280 London: Co-op. Typewriters	Ludlow, J. M.	Manning, G. 420
281 " Eastern Counties Dairy Farmers	Steel, A.	Mansbridge, A. 126
282 " Edmonton	Awcock, W.	Mappley, E. 353
283 " "	Whitehead, J.	Marks, J. 353
284 " General Engineers	Williams, A.	Marks, Mrs. J. 358
285 " Hackney	Elliot, E.	Marlow, 136
286 " Hendon	Hearn, F. W.	Marsh, T. B. 63
287 " Jewish Industrial Alliance	Rubenstein, I.	Marshall, A. 247
288 " Mosaic Workers	Martin, G.	Marshall, C. R. 476
2-8 " National Festival	Holyoake, Mrs. G. J.	Marshman, F. 50
289 " Norwood Co-operators	Scott, Mrs. M.	Martin, G. 287
290 " Tenant Co-operators	Larner, C. P.	Martin G. S. 97
291 " West London	Oliver, T.	Martin R. G. 97
292 " "	Proper, Rev. P. S. G.	Mascord, J. F. 19
293 " Wood Green	Brown, Mrs. M.	Mason, A. 426
293 " Working Men's Club Union	Pyke, J.	Mason, J. 410
294 " " "	Argyle, J.	Mason J. A. 76
294 Long Buckby	Hill, J.	Masie, J. F. M. 2
295 Long Eaton	Packer, J.	Mather, H. 453
"	Angrave, M. W.	Mathers J. 134
"	Astell, W.	Matthews, N. 20
"	Burns, H.	Maxwell, W. 392
"	Haigh, H.	May, Mrs. H. J. 476
"	Wilcox, J.	May, S. S. 141
296 Lowestoft	Taylor, E. T.	Mayo, Miss C. M. 221
297 Luddendenfoot	Helliwell, T.	Mayers, G. 184
298 Luton	Parson, A.	Mayers, W. 184
"	Simpkins, J.	Mee, C. 404
299 Macclesfield	Barnett, W.	Meikle, W. 345
"	Dickens, W.	Mellor, S. 100
300 " Silk Manufacturing	Hulme, J. W.	Mellor, S. J. 250
301 Manchester and Salford	Barnett, Mrs. W.	Mercer, J. 52
"	Finlay, W.	Mercer, W. 445
"	Hyde, R.	Merchant, E. 134
"	Johnston, J.	Metcalfe, W. 330
"	Johnston, Mrs. J.	Metcalfe, J. 323
"	Moss, J.	Middleditch A. 245
"	Stansfield, A.	Middley, F. 227
"	Stansfield, W.	Millar, H. H. 366
"	Warburton, T.	Miller, A. 392
"	Withington, W.	Miller, F. J. 335
"	Wright, C.	Miller, T. 174
302 Mansfield	Wright, Mrs. C.	Miller, W. 85
"	Chaney, H. G.	Millington, J. 38
"	Cree, R.	Mills, T. 243
303 Maidenhead	Creswell, T.	Mills, M. 236
304 Maidstone	Poulton, J. H.	Millson, G. 54
305 Maldon and Heybridge	Earl, G.	Milton, J. 316
"	Bush, A. H.	Minnikin, J. J. 481
306 Malton and Norton	Wright, J.	Merchant, E. 422
307 Maryport	Penney, H. J.	Monaghan, W. 345
"	Bell, R. L.	Monks, J. 52
"	Crothwaite, W.	Monks, Mrs. J. 52
"	Routledge, J.	Moore, N. 371
"	Wallace, T.	Moore, W. 377
308 Masbro' Equitable	Wilkinson, J.	Moorhouse, W. H. 221, 462
"	Hall, S.	Morgan, A. 247
"	Newsome, J.	Morgan, H. 169
"	Pratt, W.	Morgan T. 165
309 Medway Ship Barge, &c.	Wood, J. W.	Morris, J. 30
310 Meltham Industrial	Powell, R.	Morris, J. 60
311 Middlesbrough	Holroyd, G. H.	Morris, W. J. 7
"	Lunn, S.	Morris, Mrs. W. J. 7
"	Adams, W. T.	Morris W. M. 384
"	Barratt, A. E.	Morris, G. 278
"	Barratt, Mrs. A. E.	Mort I. 424
"	Bedford, G.	Morton, S. 394
		Moss G. 362
		Moss, J. 301
		Mowbray, C. W. 422

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
311 Middlesbrough	Bragg, J.	Muir, J. 511
"	Longstaff, J.	Mumford, J. 140
"	Mahony, Mrs. S.	Mumford Mrs. J. 140
"	Pannell, J. T.	Murphy H. 392
"	Pannell, Mrs. J. T.	Mynard, W. 54
"	Pilkington, E. B.	
"	Pilkington, Mrs. E. B.	
312 Middleton and Tonge	Beard, W.	Nash, J. 372
"	Farnworth, J.	Neal, G. 210
313 Midland Boot Manufacturing (Well- ingborough). }	Underwood, G.	Neal, Mrs. R. S. 271
314 Midland Productive Tin Plate. }	Jevons, J.	Neil, Mrs. M. 237
315 Millom	Burns, M.	Neilson, J. 345
"	Saunders, E.	Nelson, E. 479
316 Morley	Brown, E.	Nesbit, J. 492
"	Milton, J.	New, Rev. A. 148
"	Simpson, B.	New, W. R. 148
"	Walker, W.	Newbold, T. 22
"	Wimpenny, W. B.	Newell, J. 121
317 Mossley	Garside, R.	Newsome, J. 308
"	Lawton, H.	Nichols, J. T. 421
318 Musselburgh and Fisherrow	Graham, H.	Nicholson, J. T. 261
		Nield, W. 333
		Nightingale, Mrs. S. 184
319 Nelson	Collins, H.	Nisbet, W. 464
"	Elliott, E.	Nixon J. 469
"	Hopkinson, Mrs. E.	Norman, C. 189
"	Holdsworth, Mrs.	Norris, A. 54
"	Proctor, J.	North, F. J. 341
"	Smith, A.	Northwood, T. 417
"	Smithson, C.	Nuttall, W. 46, 338
320 Newark	Charleton, W. L.	Nuttall W. J. 152
"	Godfrey, H.	Nutter, H. 69
321 New Basford	Rowbottom, T.	
"	Slaney, J. S.	O'Brien, J. A. 152
322 New Brompton	Barnett, W. W. T.	Ogders, J. 102
"	Pankhurst, H.	O'Hara, N. 171
"	Picton, J.	O'Hara, W. 73
323 Newcastle-on-Tyne	Bailey, H. R.	Oldfield, J. 54
"	Johnston, A.	Oldham, J. 132
"	Metcalfe, J.	Oliver, J. 173
"	Revell, E. J.	Oliver, T. 291
"	Rogers, J.	Osman, Mrs. A. L. 183
324 New Cumnock	Deans, J.	Owen, W. E. 339
325 Newmarket	Challis, A.	
326 Newport (Mon.)	Greening, C.	
"	Holder, W.	Packer, J. 294
327 New Rond Side	Hurn, T. J.	Paget, W. F. 170
328 New Swindon	Ratchiffe, J.	Palmer, G. 104
"	Smith, E. T.	Palmer, R. 434
329 Newton Abbot	Tipper, J.	Palmer, W. 166
330 Northampton	Fox, Mrs. G.	Pankhurst, H. 322
"	Metcalf, W.	Pannell, J. T. 311
"	Smith, E. G.	Pannell, Mrs. J. T. 311
331 Northamptonshire Productive (Wol- laston)	Pettit, T.	Panter, S. 136
332 North Shields	McKenzie, G. B.	Panther, T. 230
"	Thompson, T.	Parker, H. 357
333 North-Western Section Educational Committees' Association	Connor, J. E.	Parker, J. 198
334 Norwich	Appleton, R.	Parker, Mrs. J. 198
"	Patrick, W.	Parkin, B. D. 376
"	Patrick, Mrs. W.	Parks, T. 87
"	Thurlow, A.	Parrish, G. S. 38
335 " Boot and Shoe	Miller, F. J.	Parson, A. 298
336 Nottingham Printers	Read, J.	Parsons, W. G. 183
337 Nuneaton	Baker, G.	Parsons, Mrs. W. G. 183
"	Roberts, A.	Paton, J. 142
		Patrick, W. 334
		Patrick, Mrs. W. 334
		Pattinson, M. H. 78
		Pattison, L. 455

LIST OF DELEGATES.

xxx1.

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
335 Oldham Equitable	Hoyland, H. W.	Paxton, J. 446
" "	Nield, W.	Payne, A. 274
" "	Nuttall, W.	Payne, C. 81
339 " Industrial	Hilton, A.	Payne, W. G. 513
" "	Owen, W. E.	Peacock, G. 195
340 Ossett	Lucas, G.	Peacock, J. 42
" "	Turner, H.	Pearce, O. J. 75
341 Oxford	North, F. J.	Pearman, E. 162
" "	Poulter, E. J.	Pearson, E. 234
" "	Reeve W. T.	Pearson, J. 392
342 " Co-operative Builders.	Charles, F. C.	Pedley, J. 220
		Pedley, W. 100
343 Paisley Equitable.	Galloway, D.	Pendry, J. T. 123
" "	Ritchie, Jas.	Penlington, R. N. 20
" "	Ritchie, W.	Penlington, Mrs. R. N. 20
" "	Wright, C.	Penny, H. J. 306
344 " Manufacturing	Gemmell, J.	Pennay, W. J. 400
" "	Kirkwood J.	Perry, G. 58
" "	McFadyen, W.	Petrooshevich, I. 204
" "	McIntosh R.	Pettigrew, W. 179
" "	Souden, J. R.	Pettit, T. 331
345 " Provident	Berry, W.	Pettitt, G. J. 91
" "	Johnston, W.	Pickvance, J. 165
" "	Kent, J.	Picton, J. 322
" "	Meikle, W.	Pighthing, G. H. 517
" "	Monaghan, W.	Pilcher, J. 269
" "	Neilson, J.	Pilkington, E. B. 311
" "	Rushforth, G.	Pilkington, Mrs. E. B. 311
" "	Russell, G.	Pinder, R. C. 90
" "	Shannon P. L.	Pingstone, H. C. 108
" "	Thomson, A.	Pinkerton, G. 21
" "	Wood J.	Pitts, J. W. 54
" "	Wylie, W.	Place, R. H. 450
346 " Underwood Coal	Hunter, J.	Platts, T. 431
347 Parkgate and Berry Brow.	Goldthorpe, J.	Pogson, D. 142
348 Parkstone and Heatherlands.	Vanner, J. T.	Pogson, T. E. 120
349 Pathhead and Sinclairtown	Balfour, Mrs. J.	Pollitt, A. 152
350 Pembroke Dock.	George, F.	Pollitt, J. 152
" "	Williams, W. M.	Pomfret, J. 52
351 Penarth	Beer, G.	Pomfret, Mrs. J. 52
" "	Sandford, F. W.	Poole, W. 206
352 Pendleton	Bent, J.	Potter, H. J. 235
" "	Clegg, D.	Potter, J. 250
" "	Collinge, F. R.	Potter, Mrs. S. 422
" "	Croden, E. J.	Poulter, E. J. 341
" "	Gatty, Mrs. E. A.	Poulton, J. H. 303
" "	Hemingway, W.	Powell, C. 447
" "	Hill, J.	Powell, J. 67
" "	Tetlow, J. W.	Powell, R. 309
" "	Williamson, J. L.	Pratt, W. 308
353 Penge and Beckenham	Leake, J.	Pratt, W. 460
" "	Mappley, E.	Prescott, P. 464
354 Penicuik	Cochrane, J.	Prevett, G. 204
" "	McKenzie, D.	Price, J. 50
" "	Quin, J.	Price, M. 111
355 Perth (City of)	Clark, J.	Priest, J. 464
" "	Clark, Mrs. J.	Priestley, E. 365
" "	Dow, J. M.	Priest ey, J. 415
" "	Macgregor, J.	Proctor, J. 319
356 " Coal.	Gardiner, C.	Proper, Rev. P. S. G. 291
357 Peterborough	Adams, S.	Pryor, J. 523
" "	Baker, J. P.	Pryor, Mrs. J. 360
" "	Bradbury J. A.	Pullan, A. 191
" "	Brown, J.	Purvis, J. A. 410
" "	Burton, J.	Pyall, R. 81
" "	Crowder, S.	Pyke, J. 292
" "	Parker, H.	Pywell, E. 357
" "	Pywell, E.	Pywell, J. 250
358 Plymouth.	Adams, H. E.	

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
358 Plymouth.....	Clarke, G.	Quin, J. 354
"	Clarke, Mrs. G.	Quinn, T. 43
"	Drake, H. J.	
"	Finch, W.	
"	Marks, J.	Radcliffe, H. 16
"	Marks, Mrs. J.	Raisey, J. 497
"	Toms, H.	Ramsay, J. 419
"	Toms, Mrs. H.	Randall, W. 33
"	Vernon, W. J.	Randall, Mrs. W. 33
"	Williams, T.	Rankin, F. 134
"	Williams, Mrs. T.	Ratcliffe, J. 327
"	Worley, Mrs. S.	Rawlinson, H. 69
359 " Printers	Watkins, W. H.	Rawlinson, T. 47
360 Plympton	Fox, Mrs. G.	Read, J. 336
"	Pryor, Mrs. J.	Redfearn, J. 160
361 Portsea Island	Frankling, F. J.	Redfearn, Mrs. T. 21
"	Roach, G.	Redfern, Mrs. S. 71
"	Smith, J. H.	Redford, S. 367
"	Wiley, O.	Rees, J. 440
362 Preston	Holden, B.	Reeve, W. T. 341
"	Holmes, W.	Reid, W. W. 125
"	Lingard, W. A.	Reilly, J. 116
"	Livingstone, J.	Resbury, W. 389
"	Moss, G.	Revell, E. J. 323
"	Thomas, J.	Richardson, J. 158
"	Wallwork, J.	Richardson, W. 173
"	Wilson, J. R.	Riches, G. M. 28
363 Prestwich	Briggs, N.	Rickerby, Miss. 245
364 Princetown and District	Hopkins, C. J.	Riley, J. 4
		Ritchie, J. 343
365 Queensbury	Dobson, F.	Ritchie, W. 343
"	Priestley, E.	Rix, C. G. 239
366 Queensferry and District	Millar, H. H.	Roach, G. 361
		Roadnight, T. 386
367 Radcliffe and Pilkington	Howarth, J.	Roberts A. 337
"	Redford, S.	Robertson, F. 454
368 Radstock	Bell, F.	Robinson, G. 42
"	Tucker, C.	Robinson J. W. 60
369 Rainham	Barden, F.	Roche, D. L. 225
370 Ramsgate	Webster, J.	Rogers, J. 323
371 Ravensthorpe Self-Help	Moore, N.	Rolfe, A. 82
372 Reading	Cheer, Mrs. M. A.	Rollinson, D. 467
"	Deacon, J.	Ross, D. 427
"	Hayward, J. J.	Ross, G. 503
"	Johns, J. E.	Ross, J. A. 467
"	Nash, J.	Rouse, T. 154
"	Rowell, R.	Rontledge, J. 307
373 Reigate	Allen, Miss E. E. M.	Rowbottom, T. 321
"	Ince, G. A. R.	Rowell, R. 372
"	Legg, W.	Rubenstein, I. 286
374 Renfrew Equitable	Burns, R.	Ruddlesden, G. 140
"	Lang, J.	Ruddlesden, Mrs. G. 140
375 Retford	Baguley, C. J.	Ruddock, E. 150
"	Barsby, J.	Rule, T. 173
376 Ripley	Godkin, T.	Rushforth, G. 229
"	Hall, F.	Rushforth, G. 345
"	Parkin, B. D.	Russell, G. 345
"	Smith, H.	Russell, R. 460
377 Ripponden	Moore, W.	Salmon, W. J. 97
"	Waddington, T.	Salter, A. 28
378 River and District	Dovey, G.	Salvage, H. 259
"	Fairey, J.	Sanachan, J. 219
379 Rochdale Corn Mill	Staunfield, A.	Sanders, H. 490
380 " Equitable Pioneers	Fielden, W.	Sandford, F. W. 154
"	Guest, J.	Sandford, F. W. 351
"	Guest, Mrs. J.	Sandham, J. 245
"	Harrison, G.	Saunders, E. 315
"	Harrison, Mrs. G.	Saunders, W. 64

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
380 Rochdale Equitable Pioneers	Schofield, W. H.	Saxton, C. A. W. 484
" "	Schofield, Mrs. W. H.	Saxton, Mrs. C. A. W. 477
381 Rochester	Tadman, E. S.	Sayers, A. J. 437
" "	Turner G. E.	Senior, H. 62
382 Rothwell Boot and Shoe	Tebbutt, F.	Schofield, J. 107
383 Rugby	Adams, G.	Schofield, P. 222
" "	Elliott, C.	Schofield, W. H. 380
" "	Gregory, W.	Schofield, Mrs. W. H. 380
" "	Smith, A.	Scott, M. 41
" "	Ward, G.	Scott, Mrs. M. 289
384 Runcorn	Cosier, T.	Scott, P. 226
" "	Dudley, W. E.	Scott, W. 51
" "	Hartles, J.	Scott, Mrs. 140
" "	Morris, W. M.	Sellars, H. 442
385 Rushden	Coles, G. W.	Sewell, C. D. 254
		Sewell H. 54
388 St. Andrews (Watford)	Clark, T.	Shannon P. L. 345
" "	Roadnight T.	Sharples, E. 72
" "	Syme, W. H.	Sharples, Mrs. E. 72
387 St. Helens	Sutherland, A.	Sharples, J. 500
" "	Taylor, J.	Shaw, A. 222
388 Salisbury	Haynes, W.	Shaw, T. W. 431
" "	Hibberd, R.	Shaw, W. B. 247
389 Sawston	Chapman, R.	Shaw, W. D. 117
" "	Resbury, W.	Sheldon, J. 134
390 Scapegoat Hill	Crossley, J.	Shepherd, T. 52
391 "Scottish Co-operator"	Hope, D.	Sheppard, W. 111
392 Scottish C.W.S.	Arthur, J.	Sherwin, J. 134
" "	Glasse, P.	Shiels, M. 180
" "	Little, T.	Shiels, Mrs. M. 115
" "	McDonald, I.	Shillito, J. 108
" "	McNab, T. C.	Shillito, J. 198
" "	Maxwell, W.	Shoobridge, O. J. 169
" "	Miller, A.	Shufflebotham, S. C. 113
" "	Murphy, H.	Simmons, T. 88
" "	Pearson, J.	Simpkins, J. 298
" "	Stewart, R.	Simpson, B. 316
" "	Stevenson, J.	Simpson, P. W. 130
" "	Thomson, D.	Simpson, W. 461
393 Seaham Harbour	Curry, G.	Slaney, J. S. 321
" "	McCutcheon, J.	Smart, A. T. 159
394 Seaton Delaval	Morton, S.	Smith, A. 319
" "	Smith, H.	Smith, A. 383
395 Seghill	Hogg, T.	Smith, Mrs. A. 516
396 Selston	Coleman, J.	Smith, C. 465
397 Sevenoaks	Bassett C.	Smith, E. G. 330
" "	Hooker, F.	Smith, E. T. 328
398 Sheepridge	Armitage, L.	Smith, G. W. 53
399 Sheerness	Collins, F. M.	Smith, H. 376
" "	Forbes, G.	Smith, H. 394
" "	Smith, R.	Smith, J. H. 361
" "	Twigg, T.	Smith, Mrs. M. 247
400 " Economical	Angear, W. R.	Smith, R. 78
" "	Cole, W.	Smith, R. 399
" "	Penney, W. J.	Smith, S. 206
" "	Taylor, J. W.	Smith, T. 249
401 Sheffield	Gorrill, J. F.	Smith, T. T. 476
" "	Uttley, E.	Smith, W. 18
402 " Federated Cutlers	Johnson, T.	Smith, W. 498
403 " Cutlery	Llewellyn, W.	Smith, W. J. 477
404 Shepshead	Blackburn, J. W.	Smithson, C. 319
" "	Mee, C.	Smithson, F. F. 211
405 Shrewsbury	Ashton, R. W.	Smoult, Mrs. A. E. 173
406 Sittingbourne	Arnold, A. J.	Snap, D. B. 86
" "	Godden, T. W.	Sneddon, J. 505
" "	Long, J. W.	Sne greve, J. 50
407 Skipton	Crook, B.	Snowie, W. 476
" "	Lister, W.	Soar, G. 250
408 Slaithwaite	Crowther, J.	Souden, J. R. 344
		Speight, S. W. 452

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
408 Slaithwaite	Whiteley, J. H.	Spencer, C. 114
409 Slough and District	Wilder, H.	Spicer, C. 206
410 South Shields	Wright, H.	Staines, D. 82
411 Sowerby Bridge Flour	Mason, J.	Stanbury, J. 116
412 " " Industrial	Purvis, J. A.	Stanhope, Hon. H. A. 265
413 Sperope Boot and Shoe (Barwell) ..	Broadbent, J.	Stansfield, A. 301, 379
414 Staines and Egham	Hart, F. J.	Stansfield, J. 210
415 Stainland and Holywell Green	Thorn, E.	Stansfield, W. 301
416 Stalybridge	Gill, T.	Staveley, W. 464
417 Stapleford and Sandiacre	Heighington, W. A.	Steel, A. 281
418 Station Town	Hodgson, J. W.	Steer, E. 61
419 Stirling	Whitworth, J.	Stevenson, J. 392
420 Stockport	Timpson, J.	Stewart, J. 256
421 Stocksbridge	Alexander, C. W.	Stewart, P. 238
422 Stockton-on-Tees	Everett, J. C.	Stewart, R. 392
423 Stony Stratford	Clegg, M.	Stocks, B. 60
424 Stratford	Priestley, J.	Stopford, J. 142
425 Stroud	Healey, H.	Stow, C. 53
426 Styal	Stubbs, R.	Straiton, T. 78
427 Sunderland	Cadman, S.	Stringer, R. 214
428 Sunningdale	Northwood, T.	Stubbs, R. 416
429 Sutton	English, E.	Stubbs, C. 78
430 Swarthmoor and Ulverston	Hays, R. J.	Sugden, J. 55
431 Tamworth	Macpherson, W.	Sutherland, A. 387
432 Ten Acres and Stirchley	Ramsay, J.	Sutherland, G. 110
433 Thames and Medway Bargeowning ..	Manning, G.	Swain, H. J. 447
434 Thetford	Aspinall, J.	Swallow, W. 196
435 Thetford	Kenworthy, J. C.	Swan, R. 193
436 Thetford	Nichols, J. T.	Swarbrick, E. 168
437 Thetford	Chapman, R.	Swindell, J. 223
438 Thetford	Coates, J. G.	Swindlehurst, W. 22
439 Thetford	Goodridge, E. J.	Syme, W. H. 386
440 Thetford	McEwen, G. A.	Tadman, E. S. 381
441 Thetford	Mitchell, A.	Tanner, E. 236
442 Thetford	Mowbray, C. W.	Taylor, C. 99
443 Thetford	Potter, Mrs. S.	Taylor, C. 456
444 Thetford	Jones, R. W.	Taylor, E. T. 296
445 Thetford	Bate, J. H.	Taylor, G. 506
446 Thetford	Cross, E. G.	Taylor, Mrs. G. D. 158
447 Thetford	Golightly, A. W.	Taylor, H. 118
448 Thetford	Gosden, W.	Taylor, J. 52
449 Thetford	Hart, W.	Taylor, J. 387
450 Thetford	Jubb, W.	Taylor, Mrs. J. 52
451 Thetford	Mort, I.	Taylor, J. W. 400
452 Thetford	Vigis, Mrs. A. J.	Taylor, R. 72
453 Thetford	Day, M.	Taylor Mrs. R. 72
454 Thetford	Evans, E. R.	Taylor, T. 207
455 Thetford	Mason, A.	Taylor, T. E. 166
456 Thetford	Armstrong, W.	Teasdale, J. C. 89
457 Thetford	Broadbent, C.	Tebbutt, F. 382
458 Thetford	Broadbent, Mrs. C.	Tennet, W. R. 204
459 Thetford	Cowan, W. B.	Tetlow, J. W. 352
460 Thetford	Howe, T.	Tetley, J. 247
461 Thetford	Ross, D.	Thomas, F. 69
462 Thetford	Webb, Miss C.	Thomas, J. 362
463 Thetford	Winks, J.	Thomas, R. L. 1
464 Thetford	Wrigglesworth, G.	Thomas, T. 122
465 Thetford	Galliford, W. A.	Thompson, J. 16, 499
466 Thetford	Anderson, A.	Thompson, T. 332
467 Thetford	Coward, G.	Thomson, A. 178
468 Thetford	Birt, J.	Thomson, A. 345
469 Thetford	Platts, T.	Thomson, D. 392
470 Thetford	Shaw, T. W.	Thomson, G. 435
471 Thetford	Bracey, H.	Thorn, E. 411
472 Thetford	Cook, B.	Thornton, C. E. 247
473 Thetford	Lewington, W. J.	Thornton, W. 173
474 Thetford	Fletcher, J.	Thorpe, G. 108
475 Thetford	Palmer, R.	Thorrington, W. E. 97

LIST OF DELEGATES.

XXXV.

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
435 Thomson, Wm. and Sons	Thomson, G.	Thorrington, Mrs. W.E. 97
436 Throckley	Graham, D.	Thurlow, A. 334
437 "	Kirton, M.	Thurston, W. 224
438 Todmorden Industrial	Sayers, A. J.	Tillott, A. 481
439 "	Crabtree, J. W.	Timpson, J. 413
439 Tondü and Aberkenflg	Holt, J.	Tipper, J. 328
440 Ton Industrial	Jenkins, T. G.	Tirrell, G. 252
441 Tow Law	Jones, J.	Toms, H. 358
442 "	Rees, J.	Toms, Mrs. H. 358
442 Toxteth (Liverpool)	Hodgson, H.	Tootill, H. 164
443 "	Watson, S.	Tootill, J. 209
443 Tring	Bone, H.	Toynbee, J. 460
444 Trowbridge	Sellars, H.	Treble, W. 31
445 Tunbridge Wells	Bagnall, J.	Treble, Mrs. W. 31
446 Tweedside	Wareham, J.	Tucker, C. 368
447 Twerton-on-Avon	Mercer, W.	Turnbull, W. T. 128
"	Paxton, J.	Turner, G. E. 381
"	Young, H.	Turner, H. 340
"	Powell, C.	Turner, W. 155
"	Swain, H. J.	Twells, H. 247
448 Uddingston	Hamilton, A.	Twigg, T. 399
449 Uppermill	Wood, J.	Tyldesley, S. 34
450 Uppertown	Place, R. H.	Underwood, G. 313
451 Vale of Leven	McDougall, A.	Uttley, E. 401
452 Wakefield Industrial	Crowe, H.	Vanner, J. T. 348
"	Dickenson, G.	Vernon, W. J. 358
"	Laycock, T.	Vickers, J. 95
453 Walkden	Speight, S. W.	Vigis, Mrs. A. J. 424
454 Wallsend	Cooke, J.	Waddingham, J. 190
"	Mather, H.	Waddington, T. 377
"	Brown, J.	Wakefield, S. 183
"	Clements, J.	Wale, J. 253
"	McBlain, Mrs. J.	Walker, F. 213
455 Walsall	Robertson, F.	Walker, J. 489
"	Dewsbury, Mrs. M.	Walker, J. W. 496
"	Harrison, W. G.	Walker, Mrs. J. W. 211
"	Lloyd, D.	Walker, W. 316
456 " Harness Makers	Pattison, L.	Wallace, T. 307
457 Walsden	Taylor, C.	Waller, Mrs. A. 189
458 Warrington	Woodhead, E.	Wallis, C. 473
"	Birchall, T.	Walls, P. 479
"	Bonchier, J.	Wallwork, J. 362
"	Critchley, T.	Walton, R. 89
459 Wellingboro' Midland	Jeffrys, W.	Walton, W. 154
"	Craxton, T. C.	Warburton, T. 301
"	Johnson, Mrs. C.	Ward, G. 383
460 West Calder	Jones, J.	Ward, J. 165
"	Pratt, W.	Ward, J. 140
"	Russell, R.	Ward, Mrs. J. 140
"	Toynbee, J.	Wareham, J. 444
461 West Stanley	Anderson, J.	Waterworth, J. W. 227
"	Simpson, W.	Watkins, W. H. 359
462 West Yorkshire Coal Federation	Moorhouse, W. H.	Watson, D. 193
463 Whittington	Dunkley, J. A.	Watson, J. 204
464 Wigan	Lowe, J.	Watson, J. 227
"	Nisbet, W.	Watson, J. 270
"	Prescott, P.	Watson, H. 131
"	Priest, J.	Watson, S. 441
"	Staveley, W.	Watt, J. M. 26
465 Wigston Magna Hosiers	Smith, C.	Watt, W. 507
466 Willesden and District	Duncan, C.	Webb, A. 279
"	Wiggins, R. P.	Webb, Miss C. 427
467 Windhill (Shipley)	Coulton, W.	Webber, H. T. 97
"	Emsley, U.	Webster, J. 370

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
467 Windhill	Glover, G.	Wells, E. 38
"	Hill, J.	West, W. E. 37
"	Holmes, W.	Westbury, H. 50
"	Rollinson, D.	Whalley, H. 228
"	Ross, J. A.	Whatley, H. 521
468 Windsor	Acton, B. W.	Wheelhouse, G. 20
"	Foreman, A.	Wheelhouse, Mrs. G. 20
469 Windy Nook	Nixon, J.	Whitaker, H. 227
470 Winsford	Fryer, W.	Whitaker, J. 198
"	Fryer, Mrs. W.	White, J. 522
471 Witham	Holgate, P.	White, W. 194
472 Woking, Horsell, and District	Wallis, C.	Whitehead, J. 282
473 Wolverhampton	Bayley, T. F.	Whiteley, J. H. 408
"	Bayley, Mrs. T. F.	Whiteley, L. 60
"	Frost, T.	Whiteside, G. 45
474 Wolverton	Fessey, W.	Whitham, C. E. 20
"	Godfrey, F.	Whitmill, W. 19
475 Wooldale	Barrowlough, F.	Whitworth, J. 412
476 Woolwich—Royal Arsenal	Barnes, Mrs. M.	Wiggins, R. P. 466
"	Brownlie, J. T.	Wightman, C. 141
"	Davis, Mrs. E. E.	Wightman, J. T. 141
"	Farrell, J.	Wilby, W. 140
"	Harris, J. H.	Wilcox, J. 295
"	Henderson, Mrs. A.	Wilder, H. 409
"	Jenkins, W. W.	Wiley, O. 361
"	Lawrenson, Mrs. M.	Wilkins, W. 81
"	Marshall, C. R.	Wilkinson, J. 307
"	May, Mrs. H. J.	Williams, A. 50
"	Smith, T. T.	Williams, A. 283
"	Snowie, W.	Williams, E. R. 1
477 Worcester	Lamb, G. A.	Williams, F. A. 102
"	Saxton, Mrs. C. A. W.	Williams, G. 264
"	Smith, W. J.	Williams, T. 358
478 Workington Beehive ..	Fleetham, M.	Williams, Mrs. T. 353
"	Fretwell, J.	Williams, W. 122
"	Lamb, R.	Williams, W. 169
479 " Industrial	Johnston, G.	Williams, W. M. 350
"	Nelson, E.	Williamson, J. 165
"	Walls, P.	Williamson, J. L. 352
480 Worksop	Gamble, W.	Wills, A. D. 189
"	Harrison, C.	Willsher, E. 56
"	Windle, G.	Wilson, G. 2
481 York	Anderson, T.	Wilson, J. 54
"	Anderson, Mrs.	Wilson, J. 141
"	Briggs, G.	Wilson, J. 247
"	Coulson, J. J.	Wilson, J. R. 246
"	Coulson, Mrs. J. J.	Wilson, J. R. 362
"	Dawe, J. R.	Wilson, S. J. 154
"	Dawe, Mrs. J. R.	Windle, G. 400
"	Johnson, W.	Winks, J. 427
"	Minnikin, J. J.	Winpenny, W. B. 316
"	Tillott, A.	Winter, E. 273
482 Ynysybwl	Lewis, E. A.	Withington, W. 301
DISTRICT ASSOCIATIONS.		
483 Irish District	Fleming, R.	Wood, A. 71
Midland Section.		
484 Birmingham	Saxton, C. A. W.	Wood, A. 256
485 Derby	Haddon, S.	Wood, E. 198
486 Leicester	Woolley, J. H.	Wood, Mrs. E. 198
487 Lincoln	Coulson, W.	Wood, J. 345
488 Northampton & Earls Barton	James, G. T.	Wood, J. 449
489 Nottingham	Walker, J.	Wood, J. W. 308
490 Stafford	Sanders, H.	Wood, S. 103
491 Wellingborough and Kettering	Foulds, A. J.	Wood, Mrs. S. 69
		Wood, T. 70
		Woodhead, E. 457
		Woodhead, H. 20
		Woodhead, S. 74
		Woodruffe, C. 187
		Woolley, J. H. 486
		Worley, Mrs. S. 358
		Wrigglesworth, G. 427

NAME OF DISTRICT ASSOCIATION.	DELEGATES.	ALPHABETICAL LIST.
<i>Northern Section.</i>		
492 North Northumberland ..	Nesbit, J.	Wright, C. 343
493 South Durham and North Riding of Yorkshire	Hind J.	Wright, C. 301
494 West Durham and South Northumber- land	Fletcher, W.	Wright, Mrs. C. 301
		Wright, H. 409
		Wright, J. 305
		Wright, W. 257
		Wylie, W. 345
<i>North-Western Section.</i>		
495 Airedale	Baldwin, J.	Yates, E. S. 250
496 Dewsbury....	Walker, J. W.	Yates, W. 52
497 Huddersfield	Raisey, J.	Young, G. 226
498 Macclesfield and Crewe	Smith, W.	Young, G. 515
499 Manchester	Thompson, J.	Young, H. 446
500 North-East Lancashire	Sharples, J.	Yorston, R. 158
501 North Lancashire	Gill, R.	
502 South Yorkshire	Knowles, W.	
<i>Scottish Section.</i>		
503 Ayrshire	Ross, G.	
504 Border Counties	Linton, W.	
505 Central	Sneddon, J.	
506 East of Scotland	Taylor, G.	
507 Falkirk	Watt, W.	
508 Fife and Kinross	Balfour, J.	
509 Glasgow and Suburbs	McNicol, H.	
510 Perth, Forfar, and Aberdeen	Allan, Mrs. S.	
511 Renfrewshire	Muir, J.	
<i>Southern Section.</i>		
512 Bedford	Brightman, P.	
513 Bucks	Payne, W. G.	
514 Cambridge	Charter, W. T.	
515 Colchester	Young, G.	
516 Lewes	Smith, Mrs. A.	
517 Metropolitan, East	Pightling, G. H.	
518 Metropolitan, North	Harris, J. T.	
519 Metropolitan, South	Gasson Mrs. M. A.	
520 Oxford	Bradford, E. A.	
521 Sheerness	Whatley, H.	
<i>South-Western & Western Sections.</i>		
522 Bristol and Somerset	White, J.	
523 Devon	Pryor, J.	

Total number of persons present at Congress, 1,376.

J. BARKER.

A. DEANS (*Secretary*).

T. B. BUTTERWORTH.

H. J. MAY.

M. H. CLEAR.



London Stereoscopic Co.
W. H. BERRY.

MISS SPOONER.
E. O. GREENING.
CENTRAL BOARD—SOUTHERN SECTION (1903-4).

MRS. ABBOTT.

H. VIVIAN.
Photo by]

W. DAVIS, C. HUGHES, W. JUDG, H. PARDOE, W. DAWSON, P. COOTE, J. WALFORD, G. H. FIGHTLING, T. B. BUTTERWORTH,
 J. J. STAFFORD, G. W. M. SANSON, J. T. HARRIS, A. J. MATON.

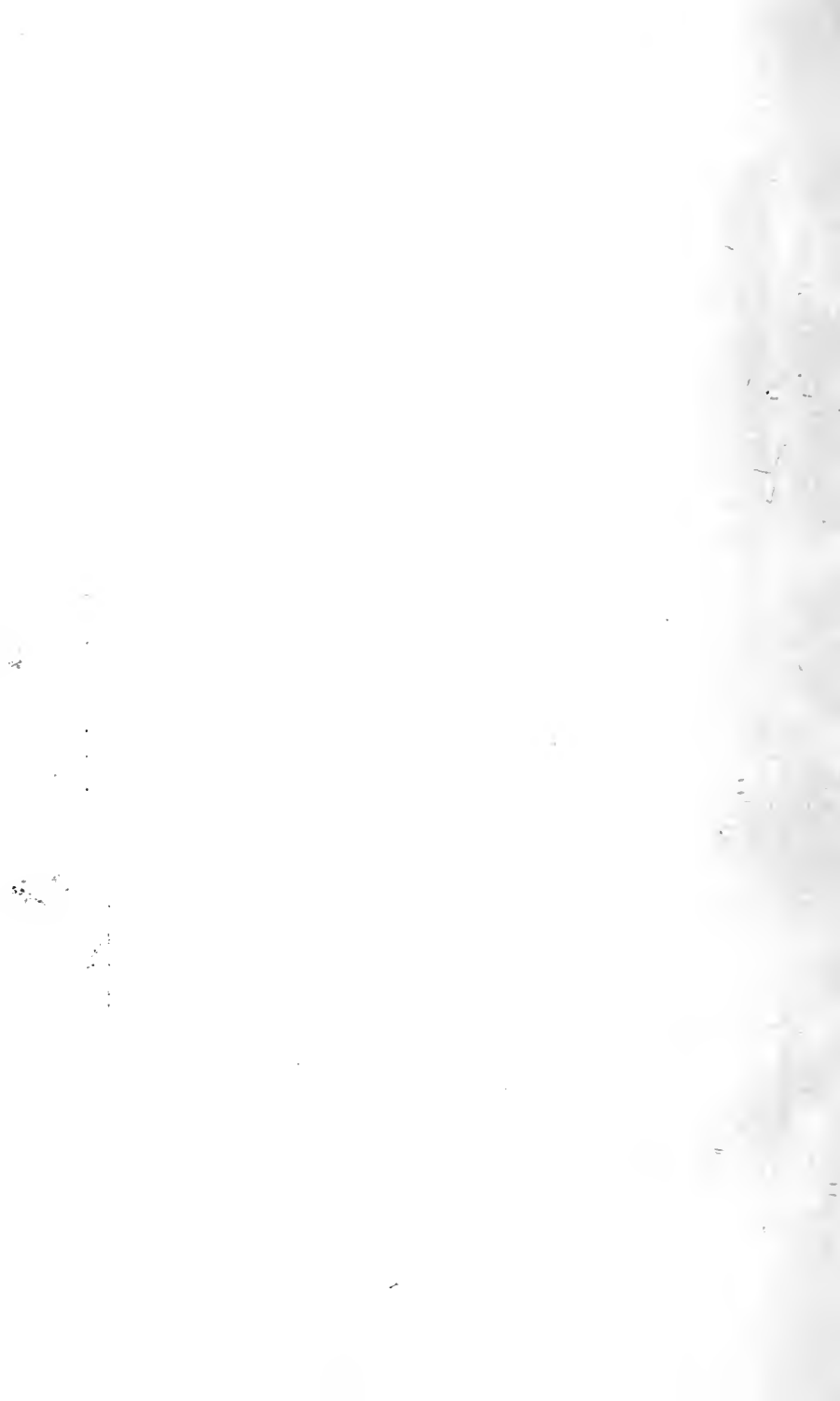


J. W. FAY, MRS. M. A. GASSON, G. L. BANKS, A. W. GOLIGHTLY, A. DEANS, MRS. J. GREEN, W. T. CADMORE,
 RECEPTION COMMITTEE.

J. PULCHER, A. WHITEHEAD, G. HENDERSON, W. G. PAYNE, A. J. CABLE, R. HALSTEAD, H. A. HAILS, S. LAWRENCE,
H. WHITLEY, R. THRESHER, J. SINDEN, R. POWELL,



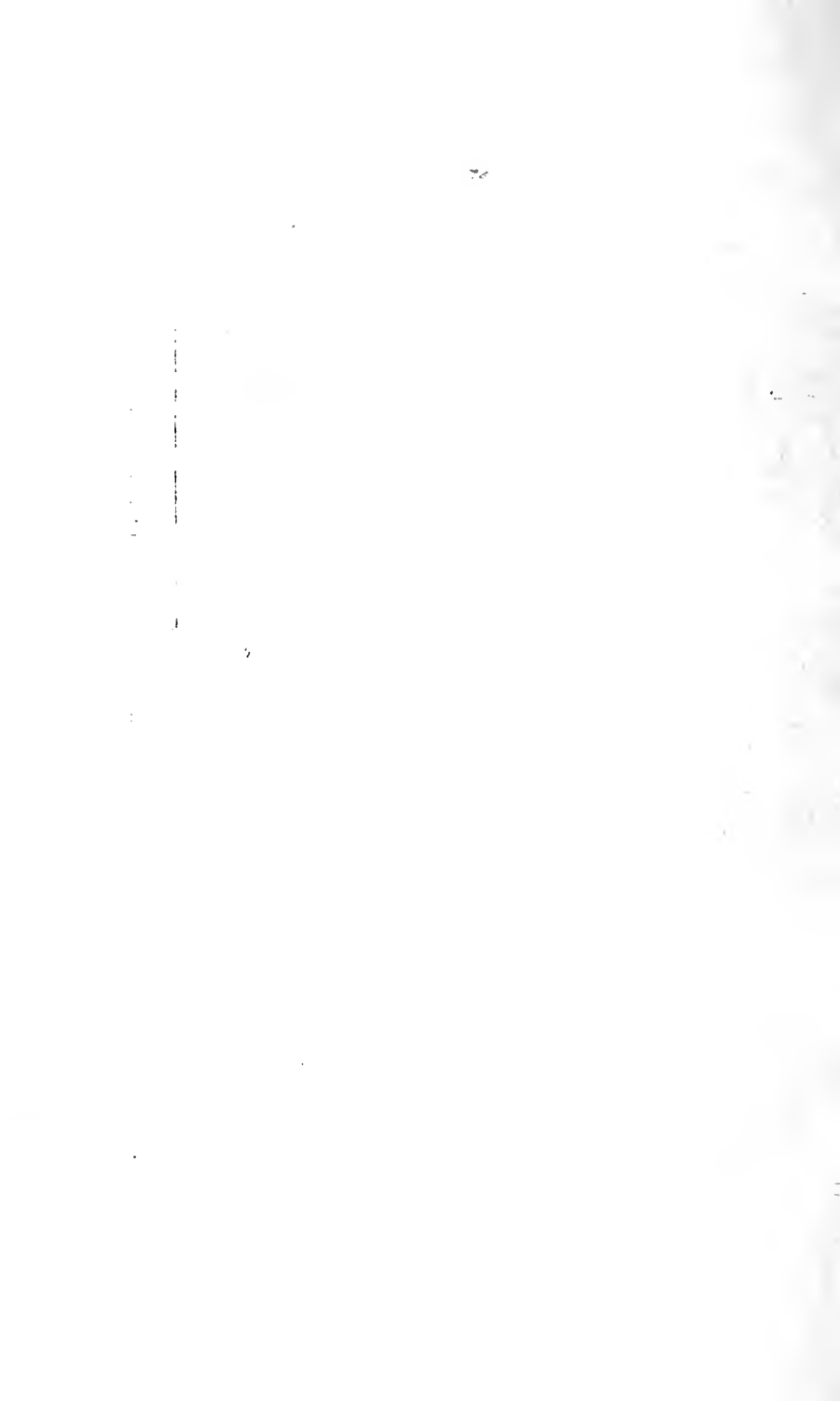
W. FOOT, MRS. G. CORAM, J. E. JOHNS, H. J. MAY, J. E. BIGNALL, MRS. H. E. BATE, R. WALE,
RECEPTION COMMITTEE.



J. KING. M. H. CLEAR. W. H. BROWN. W. GOSDEN. E. G. CROSS. W. HART. H. ELSEY. J. T. BROWNLEE. E. P. MAPPLEY.
 E. BRAGG. H. BAILEY. W. H. WELSH. T. ROBERTS. J. CLIFT. G. FOSTER. J. H. BATE. A. J. DAVIS.



T. WALKER. J. F. GOODEY. W. H. ELLIOTT. I. MORT. R. PARDOE. G. SUTHERLAND. J. HARRIS. G. HINES.
 RECEPTION COMMITTEE.



Standing Orders Committee,

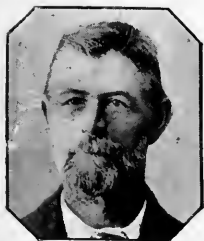
STRATFORD CONGRESS, 1904.



F. A. CIAPPESSONI
(Northern Section).



S. FAIRBROTHER
(North-Western Section).



T. GIDLEY
(South-Western Section).



MISS M. C. SPOONER
(Southern Section).



R. WARNE
(Western Section).



S. BUTLER
(Midland Section).



M. NEIL
(Scottish Section).

SOUTHERN SECTION.

Mrs. Abbott, and Messrs. J. Barker, W. H. Berry, T. B. Butterworth, M. H. Clear, E. O. Greening, H. J. May, H. Vivian, and Miss Spooner; also Mr. G. J. Holyoake (hon. member) and Mr. A. Deans (secretary).

SOUTH-WESTERN SECTION.

Messrs. A. Bullock, T. Gidley, J. Langley, R. R. Prynne, and C. Vaughan.

WESTERN SECTION.

Messrs. W. H. Brown, J. Morris, J. Price, A. Steel, and R. Warne.
Also the General Secretary (Mr. J. C. Gray) and Mr. W. Swallow (auditor).

ABSENT.

Irish Conference Association.—Mr. J. McCay.

Northern Section.—Mr. W. Scott.

North-Western Section.—Mr. B. Woolfenden.

Auditor.—Mr. T. Wood.

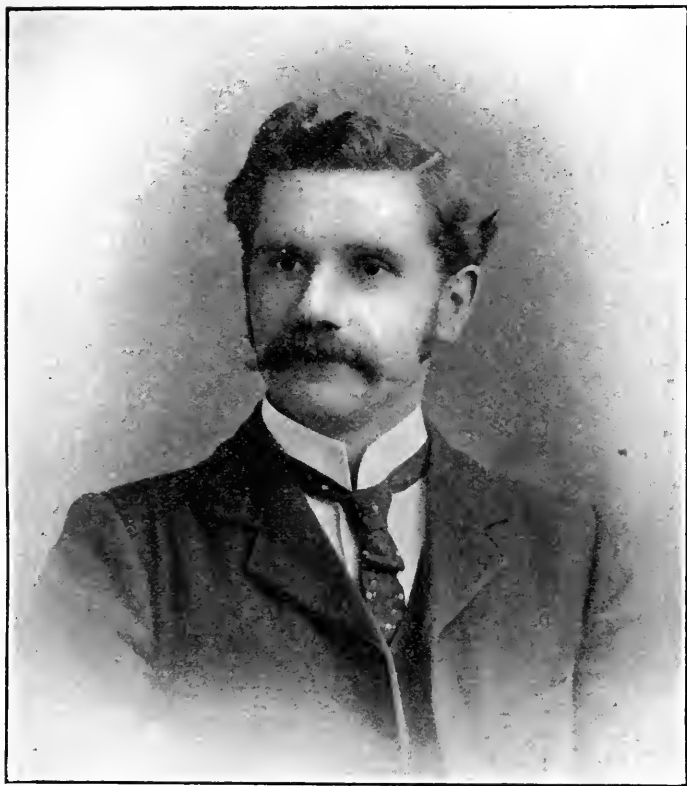
Mr. W. H. BERRY (chairman of the Southern Sectional Board) presided. The Chairman having given those present a hearty welcome,

The GENERAL SECRETARY read a resolution accepted by the United Board from the boards of the Southern and North-Western Sections, to the effect that no resolution should be brought before Congress, by any committee of the Union, unless it had previously been submitted to the Central Board. The action of the United Board was accepted without discussion.

CONGRESS REPRESENTATION.

The GENERAL SECRETARY said he wished to have the opinion of the Central Board on the question of district associations and representation at Congress, as the stand he had taken on the matter had been challenged in some quarters. They would remember that many years ago the district associations were granted permission (with the consent of their sectional boards) to be represented at Congress, the object being to bring about a closer connection between the two. That permission, said the General Secretary, had been taken advantage of wholesale, without due regard as to who was appointed to represent the association. The consequence was that when an association did not feel inclined to be represented by a member of its executive, someone outside the executive, and also outside the conference, was appointed. He held that to be contrary to the spirit in which the Central Board granted representation at Congress to the associations, and he now wished to know if the view he had taken of the matter was not the correct one.

Mr. G. BISSETT (Scottish Section) did not quite agree with the view the General Secretary had taken of the matter. It might be that a man might not have time to serve on the executive, and as long as the representative appointed was a member of a society in affiliation with the district association, he did not see how it would be wrong.



MR. W. H. BERRY.



The GENERAL SECRETARY said that if the representative was appointed by the association at the conference it would be all right; otherwise, his opinion was that the representative should be a member of the executive.

Mr. G. HAYHURST (North-Western Section) expressed the opinion that the executive should only have power to appoint one of themselves, and moved an addendum to that effect.

Mr. J. PATTERSON (Scottish Section) considered that, as long as the representative appointed was a member of a society affiliated with the association, it was sufficient.

Mr. G. WOODHOUSE (Midland Section) thought an executive composed of at least half-a-dozen members ought to be able to appoint one of their number.

The matter was put to the vote, and it resulted in favour of the General Secretary's interpretation of the question.

The GENERAL SECRETARY said that, according to the rules of the Union, a delegate to Congress must be a *bona fide* member of a co-operative society. This rule had not always been observed in the past, and, with a view to a more careful adherence to the rule, this year, on the delegates' form to Congress, a column had been set aside for the members' share numbers. Some societies had objected to this, and had expressed the opinion that he (the General Secretary) was going beyond his duties. He now wished to know whether the column should be included on the paper for next year, or omitted as in previous years.

Mr. G. HAYHURST (North-Western Section) said there was another phase of the question, and one which he would like to bring before them. They only allowed one member of a family to be a member of the Accrington and Church Society. They were entitled to send nine delegates to Congress—though they only sent two—but according to the opinion expressed by the General Secretary, they could not appoint members' wives as delegates. What he would like to know was, if their committee decided to appoint these ladies, what violation of rule was there? His opinion was—absolutely none. It was very strange that where there were five or six members of a society in one household they could all be appointed delegates, whereas the wife of a member, not a member of a society in her own name, was not entitled to be a delegate.

The action of the General Secretary was, however, endorsed, and it was decided that the column mentioned be again put on the delegates' form.

GRANTS TO WOMEN'S GUILDS.

The GENERAL SECRETARY said he had received an application from the English Women's Guild for the usual grant of £200. He had not received an application from the Scottish Women's Guild; they always took it for granted that the £50 would be given them.

Mr. J. BUTCHER (Midland Section) said he had wondered whether they could not increase their grant to the English Women's Guild, seeing that its membership was always increasing.

The CHAIRMAN said they were bound, to some extent, to confine themselves to the application, and it was agreed that the usual grants of £200 and £50 be again granted.

HONORARY MEMBERS.

The GENERAL SECRETARY said the Southern Sectional Board were not aware till their last meeting that they were about to lose the services of Mr. E. O. Greening. It was then too late for them to recommend to the United Board that Mr. Greening should be included in the list of honorary members of the Central Board, but there was still time for his name to be submitted to Congress for approval. The chairman of the Southern Sectional Board, and the Standing Orders Committee, recommended that the name of Mr. Carter (an old member of the Southern Sectional Board) also be included in the list.

This was agreed to, and Mr. Greening returned thanks for the honour proposed to be conferred upon him.

TRAINING CENTRES FOR MANAGERS.

The GENERAL SECRETARY said the United Board, believing that all educational matters should be under the control of one authority, had accepted a recommendation from the Education Committee of the Co-operative Union that the new classes for the training of co-operative managers should be placed under their supervision.

The action of the United Board was confirmed.

REPORT OF THE CENTRAL BOARD.

The report of the Central Board was then considered paragraph by paragraph.

PROGRESS OF THE MOVEMENT.

Mr. T. B. BUTTERWORTH (Southern Section), in speaking on "the progress of the movement," gave figures showing the spread of distributive co-operation in London since 1891. For his purpose, he had taken a twelve miles' circle of Charing Cross, and his figures were as follows:—

	1891.		1903.	Difference Rate per cent.
Number of societies	75	...	40	46½
Members	32,437	..	56,040	72½
	£		£	
Sales	642,670	...	1,091,046	69½
Profits	46,022	...	122,684	166½
Capital	222,937	...	579,001	159½

As would be seen from his figures, the number of societies was a decrease, whilst members, sales, profits, and capital showed increases. For further comparison, Mr. Butterworth gave figures showing the progress of the movement as a whole between 1891 and 1903. The figures, which represented increases in all cases, were as follows:—Number of societies, $4\frac{3}{4}$ per cent. members, $77\frac{5}{8}$ per cent; sales, $83\frac{5}{8}$ per cent; profit, $106\frac{3}{4}$ per cent; and capital, $103\frac{3}{4}$ per cent.

Mr. T. REDFEARN (North-Western Section) said the figures were very interesting, and would have been more so had Mr. Butterworth given the population in the area he had taken. He believed the population would be between five and six millions, and that being so, he thought the people were not so co-operative as Mr. Butterworth wanted to make out.

Mr. H. VIVIAN (Southern Section) said Mr. Redfearn had evidently overlooked the fact that Heckmondwike and other places sent their non-co-operators up to London.

CO-OPERATIVE FARMING.

Mr. E. O. GREENING (Southern Section) asked if it was not possible to ascertain how it was that co-operators could not master the problem of farming. He therefore favoured the appointment of a committee of inquiry by the Central Board, and suggested that a resolution on those lines should be brought before Congress.

Mr. M. H. CLEAR (Southern Section) said the Sheerness District Committee had appointed a committee to make investigations on the lines suggested by Mr. Greening. Mr. Clear thought it would be a good plan for all the other associations to follow this example, and send their reports to the Central Board, who, in turn, would make out a full report of the various investigations.

To put the matter in a definite form, Mr. GREENING moved—

That the Central Board be empowered to appoint a committee to work with other committees appointed by the sections to ascertain in what way co-operative farming could be made successful in the future.

Mr. CLEAR seconded.

The GENERAL SECRETARY pointed out that the rules of the Union would not permit of a resolution being moved in that way, and that it would have to be signed by five delegates and sent in to the Standing Orders Committee.

Mr. GREENING undertook to do this.

CREDIT TRADING.

Mr. J. LOCHHEAD (Scottish Section) asked if the returns in regard to credit trading were correct, or any where near correct?

Mr. G. J. HOLYOAKE (hon. member of the Central Board) said never till now had they had any authentic statement of the number of societies which gave credit. It appears that out of all the societies of which they boasted, hardly 500 adhered to the original principle on which co-operation began its

commercial relations. He supposed that when the matter was brought before Congress, they would hear some suggestions as to the best mode of overcoming it. There was one mode by which the credit movement could be restricted, and that was that the delegates could not be too clearly persuaded that credit was a crime against co-operation. Credit endangered the reputation of the co-operative movement; it was harmful to the prosperity of the society which encouraged it; and it exposed the whole movement to the rebuke of those outside, should they contrast "our practices with our profession"

The GENERAL SECRETARY said the figures given in the report were taken from the Registrar's returns.

MESSRS. G. HAYHURST (North-Western Section), S. REDFERN (Midland Section), T. B. BUTTERWORTH (Southern Section), S. R. FOSTER (North-Western Section), G. WOODHOUSE, G. BASTARD, and W. J. DOUSE (Midland Section) also spoke on the subject, and the practice of giving credit was generally condemned.

Mr. S. R. FOSTER said his society allowed credit in cases of sickness or death, and was of opinion that such a practice was not a "crime against co-operation."

The CHAIRMAN : That is not credit, it is benevolence.

MEMBERS OF THE UNION.

The GENERAL SECRETARY said they would notice no doubt with satisfaction that the figures given in the report showed that the societies members of the Union comprised 91 per cent of the total membership of all co-operative societies.

DANGERS TO THE MOVEMENT.

Mr. G. D. TAYLOR (Scottish Section), on the portion of the report dealing with "dangers to the movement," raised the question of societies and credit. He said he knew of some societies which, though registered as not giving credit, allowed it in greater proportions than those which had the manliness to state that they gave credit. District associations in England—as was now being done in Scotland—should call the attention of societies to the matter and tell them plainly that it was a criminal action to give credit, and that it brought discredit and disgrace upon the movement.

Mr. D. M'INNES (Midland Section) was of opinion that the report underestimated the extent of the danger.

Mr. J. THOMPSON (North-Western Section) said the matter was an important one, and expressed the opinion that the attention of district associations should be called to the matter with a view to getting the evil checked.

Mr. H. VIVIAN (Southern Section) said that any action should be taken from headquarters. He moved the following resolution :—

That the Office Committee of the Union be requested to take immediate action to lessen the evils referred to in Clause 35, paragraphs (a), (b), and (c) of the report, and submit a policy of action for the guidance of the sectional boards.

Mr. D. McINNES seconded, and the resolution was carried.

OVERLAPPING.

Mr. J. JOHNSTON (North-Western Section) spoke on the evils of overlapping and the necessity of societies having, and strictly observing, boundaries between one another.

SMALL SAVINGS.

Mr. J. JOHNSTON also asked whether it was not possible to make the deposits of children in penny banks on such a footing that they would be secured should a society come to a crisis.

The GENERAL SECRETARY explained that the small savings depositors had a prior claim over share capital, because the Act provided that no payment of withdrawable capital could be made so long as any claim made by such depositors remained unsatisfied.

UNIVERSITY SCHOLARSHIPS.

The GENERAL SECRETARY said that at a previous congress it was suggested that something might be done with a view to the movement getting more benefits from the "Hughes" and "Neale" scholarships. He had, therefore, seen the Vice-Chancellor of the University, and had suggested that the subjects taken in the examinations for the scholarships should have more bearing upon the work done in the co-operative movement. The Vice-Chancellor carefully considered the suggestion, with the result that in future science subjects would be included in the examination taken by students qualifying for co-operative scholarships, and they would also be required to show some knowledge of industrial and social subjects.

Mr. H. R. BAILEY (hon. member of Central Board) suggested that a list of past and present holders of the scholarships might be included in the Congress Report.

The GENERAL SECRETARY said the list had appeared on former occasions, and perhaps it would be well to include it once more.

This closed the discussion.

The report was adopted, and a vote of thanks to the chairman closed the meeting.

THE LUNCHEON.

The customary luncheon, given by the Congress Reception Committee, was served in the Hamilton Hall of the Great Eastern Hotel, London, at one o'clock on Saturday, after the meeting of the Central Board. Owing to the opening of the Exhibition at Stratford at 3 p.m., it was found necessary to curtail the toast list, and short speeches were the order of the day.

Councillor A. W. Golightly (chairman of Congress) presided, and he was supported, amongst others, by the Mayor of West Ham (Alderman G. A. McDowall), the Rev. Canon Nicholson, M.A., Alderman Williams, Mr. J. Shillito (vice-chairman of Congress), Mr. William Maxwell (chairman of the Scottish Wholesale), Mr. J. C. Gray (General Secretary of the Co-operative Union), Mr. G. J. Holyoake, Mr. J. J. Dent (of the Labour Department, Board of Trade), and members of the West Ham Town Council.

The first toast was that of "The King," submitted by the CHAIRMAN, who referred to the interest His Majesty takes in the welfare of the working classes. That indicated that the co-operative movement, along with other working class movements, had made its influence felt, not only in high political circles, but in the Royal Family itself. That alone was an encouragement for them to go on with their work.

The toast was received with enthusiasm, the company joining in the singing of the National Anthem.

Mr. J. SHILLITO then proposed "The Clergy and Ministers of all Denominations." The Co-operative Congress, he said, had from time to time been greatly indebted to the clergy, and he drew special attention to the address of the Bishop of Sheffield at the Doncaster Congress. He pleaded for goodwill amongst men and amongst nations—that spirit of love thy neighbour as thyself. Let them put that spirit into practice, and there would be brighter days in store for them.

The toast having been honoured, the Rev. Canon NICHOLSON, M.A., responded. He thanked those present not only for the manner in which they had received the toast, but also for what they, as co-operators, had done and were doing for the benefit of the community. He had lived in a part of the country where the work of co-operation was carried on, and his earliest recollections of the movement were of a very unpretentious building in one of the not very handsome villages on Tyneside. But he knew that, since then, that society had grown very largely, the result of very energetic work, and had now buildings scattered round the district, and was known by the title of the Blaydon-on-Tyne Society. He knew that the methods of co-operators did not meet with the approval of some people. The letters he had received during the last week told him that. He knew of the benefits that the movement had conferred upon the working classes. One cautious Scottish soul, with a large and healthy family, had told him she had never been able to lay anything aside for a rainy day until she joined the Newcastle Society. By high-minded and disinterested men the work of co-operation was regarded as most beneficial, and his brother clergy and ministers of all

denominations wished every success to the movement. There were higher and wider things than the paying of dividends. In these days of wicked extravagance, co-operators were doing a good work in enabling the humbler members of the community to lay by little sums and make themselves independent of those days of adverse circumstances that might come to any one of them. All right thinking men would wish them God-speed and every success in the work they were engaged upon.

Alderman WILLIAMS proposed "The Co-operative Union and the Movement." The Congress, he said, was a meeting of men who knew what things in life meant, and men who were prepared to do what they knew to be right. The movement was a very great movement, and one that had in it the elements of permanent success. After quoting figures, showing the position of the movement, he said the West Ham Town Council intended to do their best to make the delegates welcome.

Mr. W. H. BERRY (chairman of the Southern Section) acknowledged the toast, and remarked that it was not unfitting that the duty should fall to him, seeing he had not only been engaged in the work of the Southern Sectional Board, but was also a late employé of the Wholesale Society. There was a special significance in Congress meeting in the south. Of all the great names associated with the history of the movement nearly all belonged to the Southern Section; Neale, Hughes, Ludlow—all belonged to the south. Co-operation was growing steadily and surely in the south, and, even allowing for increase of population, had a stronger hold on London than at any other time. The beneficent work of co-operation continued, and he thanked them for the hearty reception of the toast.

Mr. H. VIVIAN (Southern Section) also responded. He said the Congress on this occasion made a distinct step forward in many ways in the march of the principles of association. He hoped the movement would do something to keep up the supply of individuals that would make it possible in the future. If they merely regarded it from the standpoint of figures they would make a very big mistake. The future of the movement depended upon the supply of men and women full of social enthusiasm, of minds with a knowledge of the great truths and economic laws, without an understanding of which no reform could do much in this world.

Mr. G. FOSTER (Woolwich) proposed "The Wholesale Societies," and gave a number of figures showing the marvellous growth and magnitude of the institutions. They heard a lot in these days about trusts and combines, but the Wholesale Societies were combines worked for the benefit of the many and not for the few.

Mr. W. MAXWELL (chairman of the Scottish Wholesale), in responding, said there were some people who thought they might be going too far, but the development of the movement was certain so long as its basis and foundation rested upon the working people of this country. If they could infuse some of the harmony and good sense which prevailed in the Wholesale Societies into the governments of nations they would not witness such

terrible conflicts as were at present raging in the Far East. The Wholesale Societies were the property of co-operators, their capital was there, their interests were there, and the future of the co-operative movement largely depended upon their loyalty to their own institutions.

Mr. W. H. BROWN (Wholesale Society) proposed "Stratford: Its Trade and Commerce," in which he included "co-operative Stratford within Stratford."

The MAYOR (Alderman G. A. McDowall) briefly responded, and said that some of the best workers in the corporation were to be found amongst the members of the Stratford Society.

The last toast was that of "The Stratford Co-operative Society," which was proposed by Mr. W. OPENSHAW (of the London Branch Co-operative Wholesale Society), who said he remembered the time when Stratford was one of the most unco-operative of towns. Time had changed all that, and now Stratford was one of the bright and shining lights in the East of London.

Mr. W. H. ELLIOTT (manager, Stratford Society), in briefly acknowledging the toast, said the committee intended to spare no effort to make the delegates comfortable and the Congress a success.

A vote of thanks to the chairman, moved by Mr. GEORGE HAWKINS (Wholesale Society), closed the proceedings, and the company adjourned to the Town Hall, Stratford, to hear the address of the Bishop of Stepney.

EXHIBITION OF CO-OPERATIVE PRODUCTIONS.

OPENING CEREMONY—ADDRESS BY THE BISHOP OF STEPNEY.

As there was no building in Stratford large enough for the Exhibition of Co-operative Productions, a suitable structure was erected near the Town Hall, where the inaugural proceedings took place on Saturday afternoon. The speeches were delivered and heard under better conditions than would have been possible in the Exhibition building. The great hall was crowded with delegates and members of the Stratford Co-operative Society.

The Mayor of Stratford (Alderman G. A. McDowall) presided, supported by members of the West Ham Town Council and the Congress Reception Committee.

The CHAIRMAN OF CONGRESS (Councillor A. W. Golightly) said the pleasant duty devolved upon him of introducing the Mayor of West Ham, who had kindly consented to preside. At this Co-operative Congress there would be assembled fifteen hundred delegates from all parts of the United Kingdom, also representatives from co-operative societies in Germany, Denmark, and Switzerland. Each succeeding year Congress grew in importance



MAYOR OF WEST HAM
Alderman G. A. McDOWALL.

and influence. A pleasing feature in connection with the Stratford Congress was that, for the first time, they were to have a real official municipal welcome. West Ham had made its influence felt throughout the country. For a time they had had a series of labour victories, which gladdened the hearts of those people who ventured to aspire to labour representation. Although that labour element had, perhaps, not been as successful as it might have been, it had introduced something into municipal representation which had come to stay. The Mayor had distinguished himself in bringing about a better state of feeling in the discussion of local affairs, and for that, if for nothing else, the bourgeois appreciated his services. He had also been courteous to labour and labour's representatives, and they looked forward to a more hopeful time for the borough, which had, through its representatives, given official welcome to the Congress delegates.

The MAYOR (Alderman G. A. McDowall), on taking the chair, said that his present position was largely owing to the goodwill extended to him by every section of the Council. It was his pleasing duty to welcome the delegates from all parts of the United Kingdom, and from other parts of the globe as well. On behalf of the Corporation, he gave them a right royal welcome. On Tuesday, the Corporation would have the pleasure of entertaining the delegates, and he felt it his duty, as head of the borough, to wish them every success in the good work they had in hand. The co-operative movement was not simply a money-making movement, but was intended to upraise their brothers and sisters, and it was for that reason that he had pleasure in throwing his influence into that gathering. In West Ham, they had many municipal undertakings—baths, technical institute, libraries, electricity works, &c., and the officials had directions to show the delegates all they wished to see. The Mayor concluded by introducing the Bishop of Stepney to open the Exhibition.

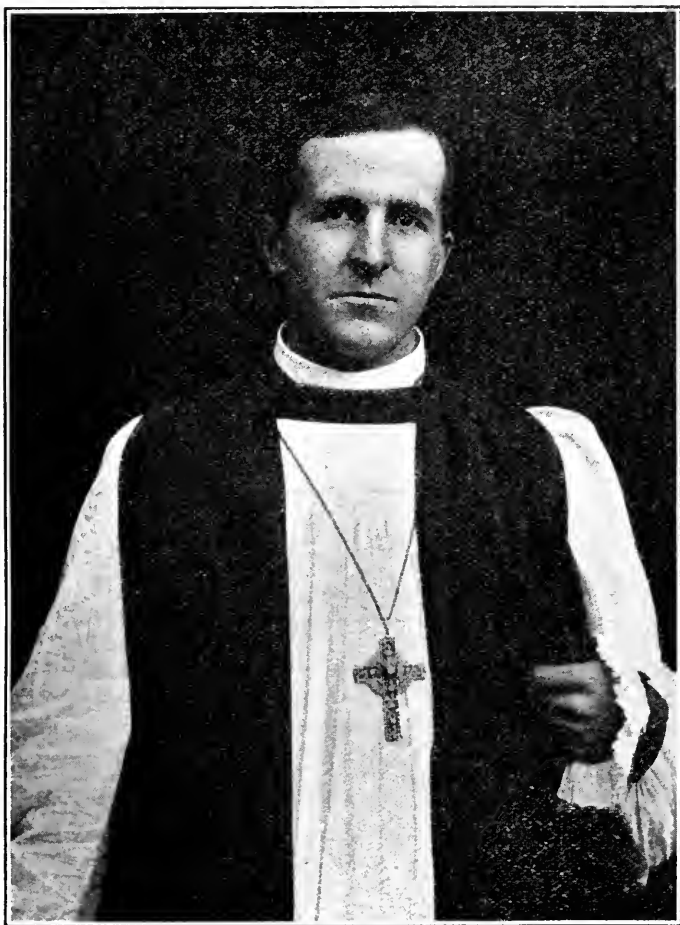
THE BISHOP OF STEPNEY.

The Rev. C. G. LANG, D.D., was heartily greeted. He said he considered it a very great honour to be allowed to take part in the opening of the Congress Exhibition, where they would see gathered together the products and samples of a great industry spread over the whole country, extending in ever-increasing ties to countries abroad—an industry which had its own factories and its own fleet; an industry which, above all, was inspired, controlled, managed, and used for the benefit of the working classes of this country. It was said that they had to pay for their honours, and he had had to pay a little for his. He had just come from a long engagement at St. Paul's Cathedral, which prevented him from seeing co-operation at work in one of its characteristic forms, viz., at luncheon—and he had had some experience of co-operative knife-and-fork teas in Lancashire and Yorkshire. He would have to leave that meeting to keep another engagement at Oxford. But he did not mind paying that first cost of a little rush. The second cost was that he had walked to that platform through a long-continued path of

bristling protests. With reference to the letters he had received with great persistency, and from all parts of the country, though with a certain similarity of tone and language, he would say that if their object was to commend to public men the cause of private trading, the means that were taken were singularly ill-adapted for achieving that purpose.

Why was it that public men felt that it was right to be identified with such a movement as theirs? It was because no one could study the history of the last seventy years of our country without seeing that the co-operative movement represented one of the most striking, one of the most lasting movements among the working classes, and one of the movements which did them the greatest credit. It was no exaggeration to say that one had only to look to the men best able and without prejudice, to think out the social problems of the country, to see the value of co-operation. They would not forget the honour which John Stuart Mill paid, and the space which Professor Marshall had always given to co-operation in his books, nor the striking words which were used by one of the most careful and, if they would, one of the most orthodox of the old economists—one of the old school before they went out of fashion. Professor Caird said that what was known as co-operation was the contribution by many working men of their savings towards a common fund, which they employed as capital, and co-opted to turn it into profit. This constituted the one and only solution of our social problems, and by which the labouring classes could emerge from their condition of mere hand-to-mouth living, and share in the genius and honours of an advancing civilisation. If those words simply stood by themselves, they might be said to be a rhetorical exaggeration, but we must remember the history that lies behind the co-operative movement, and recall the circumstances in which the co-operative movement was born. Some of those present were old enough to remember that time. He had just enjoyed the privilege of shaking hands with one who did remember that time, and who carried into co-operation to-day the spirit and the traditions of the old brave men of sixty or seventy years ago. There were some who could remember the bewilderment that came upon the mass of the working classes under the rapid and almost overwhelming change that took place in industry. Men felt they were becoming "hands," not heads, and they could not see a way out of their position. But some rose who said, in the midst of all the confusion, "Let us hold together, work together." Men responded to that appeal, and the greatest thing that the co-operative movement had done was—and he would quote what Dr. Creighton (the late Bishop of London) said at the Peterborough Congress—it had "provided them with a central idea round which the working classes could gather, and from which they could again enter into the understanding of the nature of industrial life and the extent of industrial problems."

Of course, in the first days there were wild theories and ideals which sadly failed in practice; but we must never forget that the co-operative movement was the outcome of a great need, and was



THE REV. COSMO GORDON LANG, D.D.
(Bishop of Stepney).

the outbirth of great ideals. He recalled those early days of Toad Lane, Rochdale, with twenty-eight members, a capital of £28, and a little store which was only open two days of the week. Among those twenty-eight members there was some good stuff of heart and brain, including Cooper, Smithies, and Howarth. They put their heads together and discussed that simple, practical, straightforward way of doing business that had made them proud of the success of the movement. It was successful at the first, and that little store was able to show within thirty years an annual profit of £50,000. From that spread the great co-operative movement, which now represented an annual business of over ninety millions. When they thought that that enormous business was controlled and managed for the most part by working men, by the sweat of their own brows and the thoughts of their own brains, and the vigour of their own enterprise, and was entirely for their own benefit, it was a movement which had a history behind it that justified some of the great and strong things that thoughtful men had said about its principles.

It would not do to say that co-operation in its present form had been merely a great business success. If that were all that could be said he would hesitate to say anything to commend it. He would feel it was not part of his business to promote one form of doing business more than another. They had no objection to private trade or the private trader. The private trader did a public convenience for which he got his pay. The only thing was that co-operators preferred to do that business for themselves. It was quite true that here and there in the success of a co-operative store the private trader found himself in a case of hardship. They felt sympathy for any man who suffered from the spread of saner and truer economic conditions. They could not look back on industry without feeling sorry for the master manufacturers of the days of domestic industry who were supplanted by great capitalists. They could not but feel sympathy for the hand-loom weavers on the introduction of the power loom, and yet these things were for the greatest good of the greatest number. If co-operation were merely successful shopkeeping, there were some who would not care very much about it. But there was a principle behind it capable of doing great good, and of really training working people.

What were those principles for which co-operation stood? First of all there was the principle which was contained in that single blessed word "Co-operation." They all knew of the blessed word "Mesopotamia." It did not mean much, but the blessed word "Co-operation" had the right ring about it; it meant men holding together, men learning to respect and to trust one another. If these were not the best things we could get in our national life, he did not know what were; and, therefore, if co-operation had done nothing else but brought numbers of working men together, it was worthy of encouragement. They learned to recognise leaders whom they could trust—men of integrity, honesty, straightforwardness—and to profit by the hard task of managing money and doing

business. If co-operation did nothing else than that, it would be of immense value in an age whose greatest evils come from the excessive spirit of competition. There was a moral principle, and consequently an educational value in co-operation. No one could take an intelligent part in the working, even of his store, without educating himself in the principles of commerce and industry. He was thus better able to understand the whole fabric of the commercial and industrial life of the country, and he ventured to say that the men who had been educated by the quarterly and committee meetings of the co-operative stores were best able to form an opinion upon the great issue of our fiscal relations—a question which would soon engage the attention of the country.

There was an immense educational value in the co-operative movement, and there was also an economic value. It was something to get their folk to trade with ready money. It seemed a simple thing to say, but those who lived and worked among the poor knew what fortitude and what self-restraint were necessary before people could do their ordinary business with ready money. The essentials of civilisation were oversight and self-restraint. Then there was the principle of the regulation of industry. It did something to settle industry and commerce. It was well that there was a great organisation which was not run primarily on speculation, but was run for the sake of finding out and supplying the body of the people with what they really wanted. To have a steadying power like that in these days of speculation was of great moment. It was an economic principle of great value that the profits made, not only by the producer, but also by the distributor, should go over as wide an area of the country as possible. In his opinion, the greatest proof of the economic value of co-operation would be shown in the productive enterprises. It was disappointing that they could not make a better and braver way in the open market. The reason, however, was not always one of business capacity or of the value of the goods produced, but a very great deal of prejudice. Even apart from this he felt there was so much of the ring of the old ideals still in the management of the great factories under the care of the Wholesale Society and in the stores that he was thankful for the movement.

Lastly, there was the great social value of the co-operative movement. They could not forget the great ideals in the midst of which they were born. Sometimes it was necessary for the co-operative movement to be reminded of the ideals which should be practised at the stores. If he said to them very frankly the words of a very straightforward man, "Gentlemen, let us rid our minds of cant," he was only saying what he should to another body of people representing another and greater society—the Christian church. They all needed to be reminded of the ideals which were part of the obligation which their professions laid upon them. The working classes were banded together not only to raise their capital, but to raise their character. They should always keep that ideal before them, and maintain the honour of the goods they

produced or sold. Let it never be said of co-operative factories that they turned out shoddy articles. Let it never be said of a distributive store that it tried to make money by permitting the sale of goods which could not possibly be as cheap as represented to be unless there was sweating going on somewhere. He would like to feel that the stores everywhere stood for an educating of the people in the kind of goods they ought to want, and the kind of members they ought to expect.

Then, again, there was an immense position given to the movement because of the scale of their industry in promoting the best conditions of employment. They should never forget about the educational side of the movement, which was not to be confined to interesting people to become customers of the stores. They meant something wider, deeper, and higher. Educational funds were intended, first, that all co-operators were to show their thankfulness to God for their brains and spirits by cultivating them in the noblest and best way. They meant that every co-operator was to be a man who took a keen personal interest in the education of the children and rising young men and women of the country. They meant, if they gave entertainment and social recreation, it should be the best and most elevating, and not merely the most catchy. He wanted to feel that wherever they found a co-operator he was a man who, by his integrity and sobriety, showed that he meant to do his best to serve God and his country by raising and sustaining the moral tone of the whole community. It was in the belief that co-operators were still trying to be faithful to these great ideals in the midst of their almost overwhelming financial success that he not only declared the exhibition opened, but wished the deepest and truest success for the co-operative cause. You won't forget, will you, those great ideals in the midst of which you were born? (Loud applause, the whole of the audience rising and cheering with great heartiness.)

PRESENTATIONS.

Mr. J. SHILLITO (chairman of the Wholesale Society) presented the Mayor with a copy of the Wholesales' Annual, and Mr. J. H. BATE (secretary of the Exhibitions Committee) handed his worship a copy of the Souvenir and Handbook. The former briefly referred to the greatness of the Wholesale, and the latter indicated the local features in the handbook. Alderman McDOWALL returned thanks.

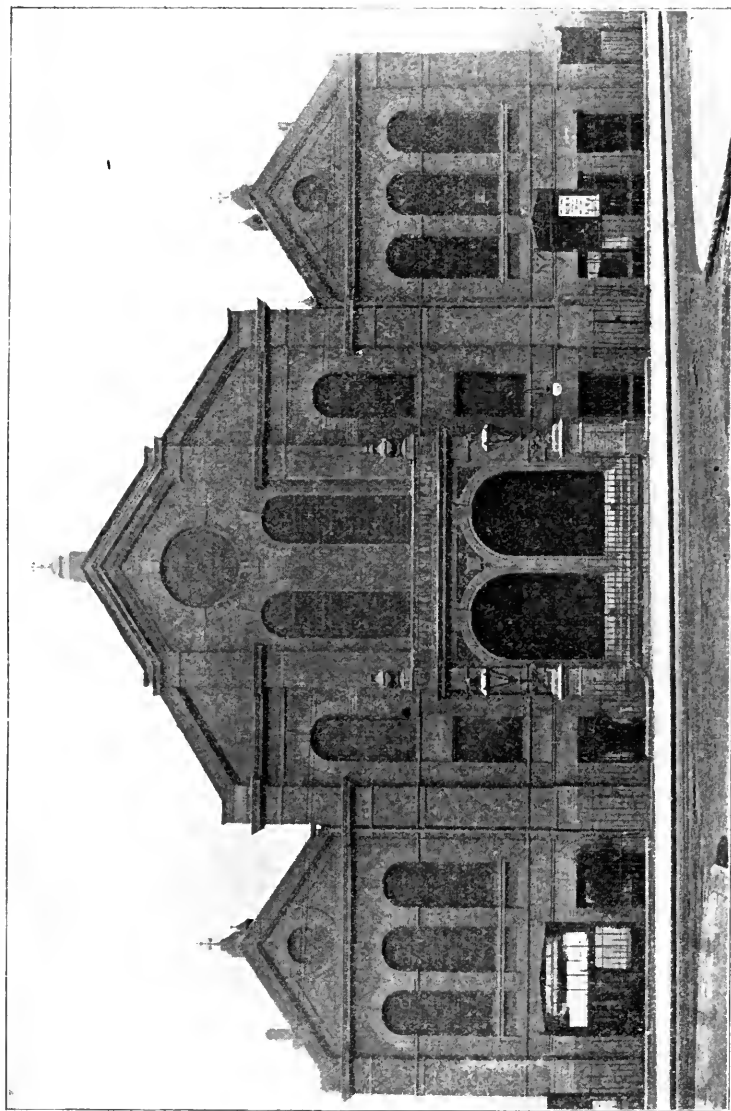
The MAYOR said he should treasure the Annual, which would recall to his mind this most happy afternoon.

The Bishop having departed, the presentation of the Guide Book to him by Mr. G. L. Banks (secretary of the Stratford Society) was deferred.

Mr. J. KING (Stratford) proposed a vote of thanks to the Mayor and the Bishop, emphasising the sentiments delivered by the latter as worthy of close study.

Mr. R. PARDOE (vice-chairman of the Stratford Society) seconded, and the Mayor having responded, he, accompanied by members of the Town Council, members of the Central Board, and delegates, went to the Exhibition, making a careful inspection of the exhibits.





CONGRESS HALL, STRATFORD.





FIRST DAY OF CONGRESS.

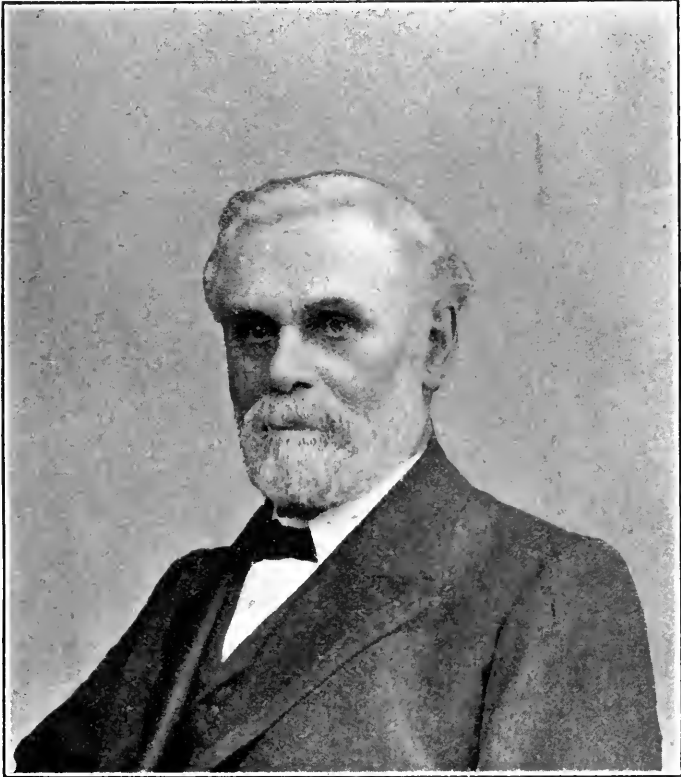
Monday, May 23rd, 1904.

MORNING SITTING.

The Congress assembled at 10 o'clock on Monday morning, in the Conference Hall, Stratford, which was filled in every part with delegates and visitors. Councillor A. W. Golightly (chairman of the Stratford Society) presided, and was supported by Mr. J. Shillito (deputy-chairman), Mr. E. O. Greening, Mr. W. Maxwell (chairman of the Scottish Wholesale Society), Mr. G. J. Holyoake, Mr. J. C. Gray (General Secretary of the Co-operative Union), Mr. W. Crooks, M.P., many local councillors, and the members of the Central Co-operative Board.

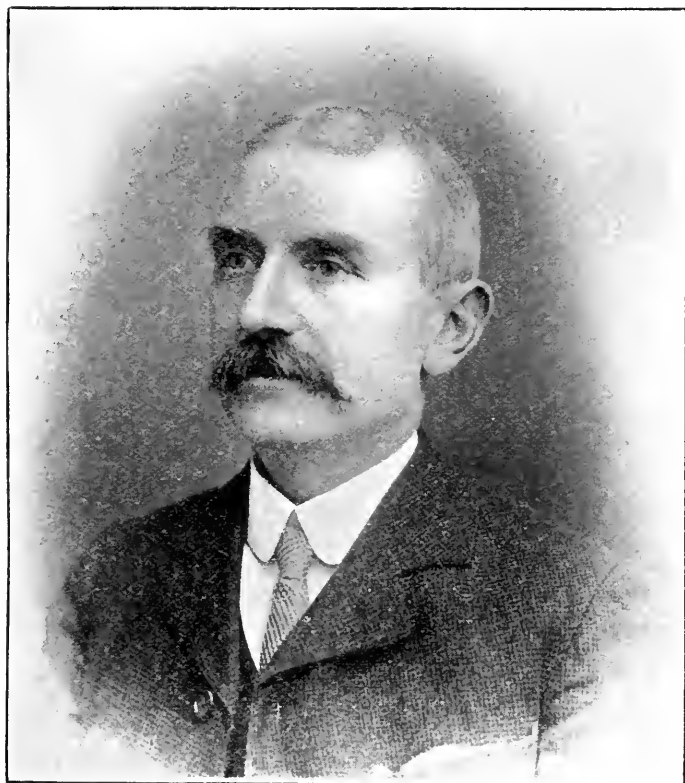
Mr. J. SHILLITO (chairman of the Doncaster Congress), in opening the proceedings, said it was his pleasing duty to introduce to them Mr. Councillor Golightly to preside over their Congress at Stratford. Mr. Councillor Golightly had been connected with the council of West Ham for a number of years, and probably his connection with that body had made much smoother and easier the work of that Congress. But that was only one of his qualifications for presiding over them. He had been connected with the local society for many years, and he had brought to that society the grand, practical training he had received in the north. He was not a London man. Not only had he brought to the local society the training he had received in the north, he had also brought that love and sympathy which always prevailed in the co-operative movement. Since he had entered the movement locally, he had had the confidence of the co-operators in the district, and the progress and enterprise of the Stratford Society could be seen on every hand to-day. Those were qualifications which fitted him to preside over their Congress. He hoped they would give him a very hearty welcome now he invited him to take the chair.

Councillor A. W. GOLIGHTLY had an enthusiastic reception on taking the chair. He thanked the delegates most sincerely for their kind mark of appreciation, and he took it as an indication of their desire to assist him in carrying out the arduous duties of chairman of that Congress. He also thanked everyone who had taken any part in electing him to that great and honourable position. Referring to what he described as his recent defeat—but not, he hoped, his disgrace—in the trade union world, he said he would like to take that opportunity—an opportunity brought about by the assembling of a vast and representative body of working men—to say that were the circumstances again presented to him as they were then presented to him, he would do precisely the same thing. As chairman of the Stratford Society, he thought it was his duty to make brief reference to what they were doing. Those who had attended Congresses for the past few years would know that one of the most interesting topics discussed had been “Co-operation in large districts, with particular reference to Liverpool, London, and seaside places.” He remembered, at the Woolwich Congress, the chairman of the London Branch of the Co-operative Wholesale Society (Mr. George Hawkins) read a valuable paper on the subject, which was followed by an attempt to deal with the question, in no half-hearted manner, by the Wholesale Society. It was no discredit to the Wholesale Society that the attempt did not succeed. Mr. Greening had also read a paper on the same subject, and neither was it any discredit to him that nothing but an interesting discussion followed. They in London had made up their minds that there was only one way to make co-operation successful in the places he had mentioned, and it was by adopting that plan that the Stratford Society was successful to-day. That plan was a rigid adherence to the Rochdale system. At the time of the Woolwich Congress, the Stratford Society had a membership of 5,500; to-day they had a membership of nearly 14,000, with every prospect of it being 40,000. At Woolwich, the stronghold had been captured for co-operation. There was no doubt about that. Other outposts—such as West London, Enfield, and Tottenham—were being captured one by one, and, given backbone, energy, and a determination on the part of those who realised their hopes and aspirations, he was of opinion that co-operation would yet succeed in the industrial portions of London. There were important matters to be brought before them, and for two of those matters he asked their special consideration. The first was the great fiscal question. He was not one of those who, when they heard the name of a certain politician connected with the question, immediately began to run it down; but he thought the question in itself deserved the calm consideration of every working man and woman in the country. So far as he was able to judge, nothing would induce him to depart from the principle which they had so long espoused. The second matter was the resolution which dealt with arbitration between nations. He took it that peace was the road to free and unrestricted trade; therefore, those two resolutions were part and parcel of each other. He believed that he was only echoing the aspirations, hopes, and sentiments of everyone present when he said he hoped to see the day when wars and everything



MR. J. SHILLITO, J.P., F.R.G.S.
(Vice-Chairman of Congress).





Councillor A. W. GOLIGHTLY
(Chairman of Congress).



connected with wars would be things of the past. He desired to pay a tribute to the grand speech they listened to at the exhibition on Saturday by the Bishop of Stepney. The Bishop asked them not to forget their old ideals, and he, too, asked them not to forget "their old ideals." Speaking of the objects of all labour and labour organisations, he said their main object was to improve the condition of the workers in three directions. One of the directions was that the hours of labour ought to be such that the workman might enjoy at least some of the benefits and pleasantries of life; second, that as little overtime as possible should be worked; and third, that wages ought to be as much as they could make them. The co-operative movement was one of the organisations working in the directions he had named, and it was large enough, and had experience enough, to set its own standards. The time had gone by in the co-operative movement for the imperious "I," and they wanted to substitute for "I" the word "we." Employés should respect those who were for the time being put in charge over them, and those in charge should respect those who were under them. We did not want, and would not tolerate, crawling servility on one side, or snobbery on the other side. These things were in the Bishop's appeal—"You won't forget the old ideals, will you?" I hope this Congress won't forget them. Are we training up leaders for the future? That is an important matter for this Congress to consider. In our midst are those who will have to lead the movement in the future. Let us decide that we will do our best, and accept the grand advice given us by the Bishop and other speakers. Co-operation is going to succeed in this part of London, and having done that we shall have carried out the old maxim—

Honour and shame from no condition rise;

Act well your part, there all the honour lies.

I have now great pleasure in calling upon our old and esteemed friend Mr. Edward Owen Greening to deliver the inaugural address. Mr. Greening needs little introduction from me; his name is a household word amongst co-operators. We all regret that advancing years and other circumstances have compelled Mr. Greening to cease his connection with the active work of the Co-operative Union, but there can be no such thing as Mr. Greening ceasing to work for co-operation. So long as he has life co-operation will be in him and about him, and therefore we shall have him with us in some form or other.

THE INAUGURAL ADDRESS.

Mr. E. O. GREENING, before proceeding to deliver his inaugural address, referred to the fact that two men who were connected with the movement in its early days were still alive. One of those, Mr. G. J. Holyoake, was happily still able to take part in their work; but the other, Mr. J. M. Ludlow, had written to him to say that, though he had been appointed a delegate to Congress, he was unable to be present, owing to failing health. [Happily Mr. Ludlow was able to attend Congress on the following day.] We are

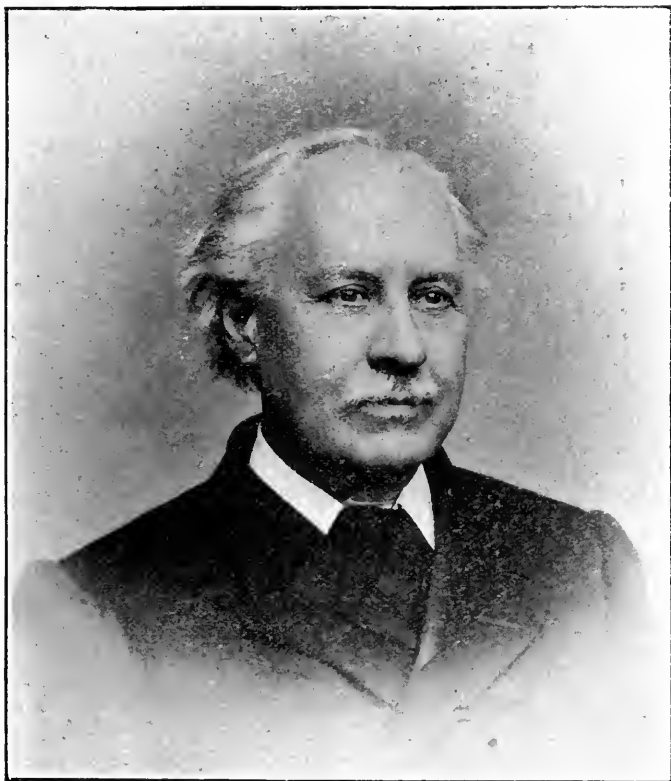
sorry, said Mr. Greening, that Mr. Ludlow cannot be with us. I am sure I may convey to him an expression of your sympathy and your appreciation of his work for co-operation in the past. Mr. Greening then delivered his inaugural address as follows :—

LADIES AND GENTLEMEN, FRIENDS AND COMRADES,—

Your invitation to me to deliver the Inaugural Address at this, our National Congress, I take as a compliment and something more. You give me an audience of representatives brought together from every corner of the kingdom by a common purpose men earnest, thoughtful and full of the fervour of great aims. It is a unique opportunity to offer to one anxious to advance measures of social progress. I will avail myself of it, not by any cloaking of my opinions—you would not wish that—but by endeavouring to express them so that no rankling wounds may result to mar the pleasantness of our great gathering here at Stratford.

During the years I have had the privilege of working with you—now nearly half a century—you know that I have always taken independent views of the policies affecting our grand movement. At times I have, I fear, offended many, because I have not generally chosen popular lines, and I have ever been a fighter. I ask forgiveness and forgetfulness of possible offences. I retire this year from official connection with the governing body of our movement, on which I have served from the first. I recognise that time is curtailing strength and vigour with me, and that both are even more necessary now on our Central Board than ever before; I gladly, therefore, make way for younger men with whom rests the greater future before us, a future in which I have as full and assured faith as in the most sanguine days of ardent youth.

My first words to-day will excite no differences of opinion amongst us. I have to join with you in mutual congratulation on the wonderful continuous development of our British movement. The growth of Co-operation year after year is nothing short of a social miracle. No adverse conditions of trade or politics seem to affect our progress. Even the rigours of recent commercial boycotts organised against us have only acted like the bracing breeze which



MR. E. O. GREENING
(who delivered the Inaugural Address).



quickens the travellers' pace. Unchecked we go on from success to success under all circumstances. The growth of co-operation is like the growth of those mysterious bulbous plants which live in dry deserts of Mid-Asia. You take one in your hand. It is like a heavy petrified onion. But this creature, without soil to aid it, will send up a spike in Spring which it will develop into perfect leaves and flowers all out of the moisture stored up by itself in the bulb. During the rainy season of autumn and winter it can renew its store of moisture for the following year, and so, not only continue an existence which seems magical, but multiply its species in constant increase So with our movement.

Our latest figures show the business to have reached an annual total of £89,216,228. We are to-day transacting a far larger yearly turnover than the whole export trade of Great Britain amounted to when our movement commenced. This business of ours is being done upon principles which give an interest in its success and a voice in its management, to over two millions of people, mostly working men and women. We have now 2,116,127 members registered in 1,701 societies. Probably each member represents in most cases a family. Making allowance for the instances in which two or even three members of a family belong to a society, we shall probably not err in concluding that our movement to-day represents, in a sense, eight millions of our British people. That is nearly one-fifth of the total population of these Islands.

During the past year, the capital invested in our various societies has grown until it has reached a grand total of over 35 millions. I give the figures separately :—

Share capital	£27,017,278
Loans	7,983,365
Reserves	2,157,596
	<hr/>
	£37,158,239

I include the bulk of the loan capital in my grand total, because it nearly all belongs to our members. We borrow very little outside. The net profits have continued to grow in proportion. For 1903

they amounted to £9,873,385. I wish to call the attention not only of this Congress, but of the public to this remarkable sum, not merely on account of its greatness, but on account of the proportion which it bears to the share or fixed capital employed.

As regards the greatness of the profit, it is sufficient to say that the sum represents benefits distributed among the toiling masses of our country exceeding the total of all the organised charities of philanthropy, noble and generous as they are. In respect of its proportion, I point out that it is over 36½ per cent per annum on the share capital involved. That is an economic fact of the utmost significance. It is the more significant because an examination of the records of our movement will show that we have been able to maintain a similar high proportion from the first.

Forty years ago, in 1863, when our capital was only £573,582, our profits were £213,623, or over 37 per cent. Twenty years ago, in 1883, when our capital had grown to seven millions and a half (£7,500,835) our profits had grown to £2,324,031. This was 31 per cent.

Taking a period of ten years ago, in 1893, our capital was fourteen and a half millions (£14,518,738), and our profits reached four millions and a half (£4,500,806). So we again averaged 31 per cent profit on our total fixed funds. Let anyone consider the import of these wonderful figures. The average net profits made upon the whole commerce of the country under ordinary conditions probably do not exceed ten per cent. Making allowance for the fact that co-operators confine themselves largely to retail distributive businesses (the most profitable form of trading in proportion to the capital involved), there is still reason to conclude, from the experience of our movement, that co-operation in business doubles the effectiveness of capital. Let us consider what that means.

We have recently seen and felt the disastrous effect upon the industry of our country of a waste of 230 millions of capital in the deplorable South African war. That meant the withdrawal of, perhaps, one and a half per cent of the grand total of our national wealth (about 15,000 millions). The proportion seemed so small to

the inflamed imagination of Mr. Chamberlain, whilst he was still enthused by the exaltation of war fever, that he spoke of it as a negligible quantity. Yet the loss of this 230 millions has sent down our national credit twenty-five per cent, crippled the operations of trade, reduced the earnings of labour, doubled the number of unemployed in our streets, and caused perplexity and even peril, where before confidence and safety sat enthroned.

Think, then, what it would mean if we could introduce the harmonising influence of our principles into the operations generally of national commerce, now impeded and hindered by warring and conflicting interests at every point. Thousands of millions of capital would be economised and set free—practically added to the national funds for reproductive industry. There is no great industry, from cotton, wool, or iron, to land cultivation, which might not be stimulated to fresh life and vigour, until every great city and every little village awoke to new activity for the good of men.

There may be some within the hearing of my voice who may feel surprised at this expression of regard for capital in an assembly chiefly of workingmen. It is true that, to some extent, a change has come over the way in which working-class co-operators speak of these matters. We have learnt in the school of experience to know the value of capital as a factor in commerce and industry. It is stored-up labour of the past, saved and garnered in order that it may be used for labour-saving in the future. That is its true function we hold.

We have not varied in the least our cardinal faith that capital should be regarded ever as the servant and not as the master of mankind. So employed, we recognise its value as highly as does any class in the community. We know that its conservation is necessary to progress and civilisation.

This change in the mode of speaking of capital by co-operators is not the greatest change which our movement has effected in our members. It is not the chief change. Before the advent of co-operation, millions of workers were like dumb driven cattle in

the world of industry. To-day our system gives them a living interest in almost all branches of modern commerce. Not only in retail trade, but in wholesale trade, in manufactures, in shipping, banking, building, assurance, landowning, farming, the creation and issue of publications, and the organisation of innocent and ennobling recreation.

The educational effect of taking even a small part in the varied operations of our societies has been beyond all computation. Men develop by the work they do and the efforts they make. A famed athlete of classic times, Milo of Crotona, is reputed to have gained his wondrous strength by beginning as a youth to lift a small calf. As the creature grew, his muscles grew, until one day an admiring circle stood around to see a young man carrying a full-grown ox upon his shoulders in the Olympian games. To-day we carry our ox with greater ease than co-operators in my youthful days managed to lift their little calf. If you would have a proof of the educative influence upon our working people of co-operative activity, you need not go far for an example.

When I came from the north to London about thirty-five years ago, there was one industrial co-operative society in the neighbourhood of the metropolis which could boast a degree of success. It was the society at Stratford, which is this year our host, and is entertaining the co-operative representatives of the kingdom with regal hospitality and welcome. Let me give you an idea of what we considered an exceptionally successful society in the south in those early days. In 1868 the Stratford Society had been established about eight years. It had 278 members. Its share capital was £1,091. It did a business of £3,407, and paid a dividend on purchases of 1s. 6d. in the £. The figures sound now like talk about the toy things of childhood, but they were as important then to us as small things are to children, whether in years or in experience.

Naturally, as an ardent missionary of co-operation, I turned to the co-operators of Stratford with warm expectations. I met the then existing committee several times, and was always received with

courtesy and personal kindness. But the sentiment of co-operative sympathy was non-existent. I spoke of the Co-operative Wholesale Society which had been founded at Manchester with warm hopes, and of the Scottish Wholesale which was in expectancy. I spoke of the ideas I had of founding a National Union, with the help of distinguished friends like the good Tom Hughes, the tireless Vansittart Neale, the brave Lloyd Jones, the brilliant George Jacob Holyoake, the clear-thinking J. M. Ludlow, and others, all then full of life and fervour. The attitude of Stratford towards any co-operative enterprise beyond their own society was absolutely negative at that time. The committee told me their members believed in nothing but their own local store—would never think of joining either a Wholesale Society or a Co-operative Union, would not dream of supporting “visionary” productive enterprises, would least of all entertain the idea of establishing branches around and about to carry the benefits of co-operation to neighbouring places. I remember with pleasure that we induced the Stratford Society to subscribe £1 and send a delegate to our first Congress in London, in 1869. I put his name on record. It was William Hurry. I believe he was a silent delegate. I do not say that disparagingly, because I know that the silent ones are often not the least useful ones. But the fact that no active part was taken by Stratford and its delegate in those days is notable now when Stratford is the centre of so much interest, strength, and activity. Surely we may say the moral and mental developments, co-operatively speaking, have been even greater than the wonderful material developments of Stratford Society, and what is true of Stratford is true of our societies and our people throughout the kingdom.

The remarkable growth of our people in ideas has, beyond doubt, been aided by the growth of our educational funds, and the practice of mutual self-help in education. With the early working-class founders of co-operation education was a passion. Great Britain to-day is happily covered with facilities for obtaining instruction, even by the very poorest. In these days of abundant opportunities it is difficult for anyone to realise the hunger and thirst for educa-

tion which fifty to sixty years ago possessed those who had a natural longing for it, and found it hopelessly beyond their reach. Starvation of the body is terrible ; starvation of the mind is refined torture. The men who started our first societies felt this, and put into their rules the blessed provision for devoting $2\frac{1}{2}$ per cent of profits to educational uses. They would have made it a far larger proportion, but they were poor ; ah, how poor ! At home were the pining wives and poor pinched children. Those were the days of protection, of preferential tariffs, and of retaliatory fiscal policies. Heaven grant we have left them behind us for ever. They meant the playing of exciting games of fiscal juggling by highly-placed politicians, whilst woe and disaster almost unthinkable was brought upon the mass of the helpless people below. The vote of the Rochdale Pioneers for $2\frac{1}{2}$ per cent of profits to be devoted to education was like the mite of the poor widow—a noble conquest of present terrible need for the sake of higher things.

What has come of it we are proud to recognise. To-day our societies devote to education and charity sums which even a prince would count a golden revenue. Last year the figures voted were—to education, £78,499, to charitable purposes, £45,649. By a happy inspiration the Rochdale Pioneers added to their provision of an educational fund an arrangement for its administration by a separate committee of their own members. Out of that two-fold arrangement what mighty things have come. The earliest Free Library and popular Technical classes were born in Co-operative circles. The Municipal Library at Campfield, Manchester (usually counted as the first Free Library), came long after the co-operators of Rochdale and other towns in Lancashire had established reading-rooms, classes and libraries, throwing them open to members and non-members alike. Their work was twice blessed. It started the public on a new track full of fruitfulness for the future. To our own co-operative people, it brought the inspiring influence of actual work for education. To-day there are about eight hundred centres where co-operative educational funds are being administered by committees which number probably 10,000 persons. You know how people

learn by teaching, just as they grow strong by working. The effect for good on these 10,000 educational workers in our midst, and the effect through them upon others, is invaluable. But the question remains, are we making the very best of our opportunities?

This question has become urgent of late years. By more enlightened action than of old, municipalities and governments are now doing much we formerly had to do. We are, in many places, relieved of the necessity to maintain free public libraries and special classes. This relief ought to be a great new opportunity for us. I am not sure that it is being so recognised to a sufficient extent. In some places the demon of selfishness whispers to the members that the educational funds may now be abolished and added to the dividends. It is an insidious temptation, before which some may fall, and great will be the fall thereof. In more cases, the funds will be almost entirely devoted to recreation, tea parties, and jollification generally. Now, I am most anxious here not to be misunderstood. I am an ardent believer in the gospel of recreation. If I were a rich man I would endow the poorest parts of London and other cities with rooms full of brightness and light, where the children and young folks could sing and dance, recite and act, drill and play, under beneficent influences, with gambling and drink pushed outside the doors. I once established a co-operative institute of the kind, and kept it running for many years at a cost to myself which was a serious tax on a poor man; but I was abundantly repaid. I saw hundreds of rowdy young men and rough girls converted into true gentlemen and real ladies by the influence of innocent social amusement. My daughter has for years run a similar experiment in the poorest part of Deptford—nicknamed “dirty Deptford” by the rest of London—and she has experienced the same result. I would not, therefore, say a word to deter co-operators from spending money freely on the organisation of good and innocent recreation. But we want something else to go along with it. We want a method of using some of our educational money and force to give us a lead in the highest education of all. The highest of all education is that which produces the highest

character. Evolverment of good qualities is the true meaning of the word education and the inner meaning of the thing itself. Instruction is something much smaller. Character and capacity rule the world. "Wherever MacGregor sits, there is the head of the table." How are we to turn a portion at least of our great educational sum to the development of character and capacity in our people? I had great hope at one time that our sectional educational councils might have been constituted as mixed bodies, on which the best educational experts outside our movement would sit. I recognise that the idea was contrary to the current of opinion in our movement. Our people like to do things themselves. I find it hard to blame them. In my own garden I love to do the actual work, although I know it may not be done half as well by me as by the professional who is good enough to assist. My daughter has a joke against me. She says she asked the professional how I got on in gardening, and he was good enough to say "I did not do much harm." Our educational co-operators want to do their own educational gardening. Is it possible to organise so that not only will no harm be done, but the maximum of good will be effected? I think there is a plan worth trying. We want an established centre of light and leading to give direction to our efforts. We might organise it amongst ourselves by inducing our societies who have educational grants to devote, say one-tenth, of their funds to the great object. This would give an endowment of about £8,000 a year to commence.

I suggest establishing the institution as part of the work of the Co-operative Union. It would be governed by a body on which the educational committees which subscribe would be fairly represented. It would co-ordinate the work of our sectional and general educational committees and find scope for the best efforts of the best minds amongst us. I contemplate the creation of what would practically be a first Co-operative University. We have already established some scholarships at Oxford and Cambridge for co-operators. We recognise that it is upon higher education that progress depends. We would like to see higher education so linked to our movement that the young men and women trained by our

help would reinforce the ranks of co-operative leadership in the future. I think that end might be ensured by making our Central Institution a place of combined work and training. The young men and women who came to us, whilst they received a higher education, would work in developing co-operation where the Institution was established and elsewhere. Co-operative missionary work amongst the very poorest; actual help to societies, both distributive and productive; formation of women's guilds and penny banks; establishment of musical classes, choirs, recreative clubs, and agencies; public advocacy of our movement; help with practical propaganda for new societies, and all the good agencies we desire to increase, would be part of the duties of the students. Meanwhile the central governing body of the Institution would set itself to extend and systematise local educational work all over the country. There is plenty to do. Of our 1,660 societies on last year's list 770 only reported the administration of educational funds. The others want looking after. A little "hustling" would do them good. I also foresee the possibility before very long of a movement to increase the educational grants. In these days of big-big dividends, two and a half per cent is very small to reserve for our highest work. As a sacrifice it bears no sort of comparison to what the same percentage involved in the poverty days of our fathers. Some of our productive societies have already set the example of enlarging the grant to five and even ten per cent. One new store, I see, recently started at Garden City, are devoting five per cent to education by their rules. Good examples are infectious. The noble impulse will develop and the idea will spread. We have, too, a wider outlook to-day than we had before we established our grand International Co-operative Alliance. Constant interchange of communication with our co-operative brothers in other countries informs us of the best things done elsewhere. We know now all about the miracle of co-operative development in gallant little Denmark. We know how, in a much shorter time than our own co-operative struggle, the men of Denmark have been able to redeem their country from dire disaster and adversity by covering it with a movement as rich as our own,

and more happily diversified, to meet the needs of all classes. We have learnt that this wonderful work was based on a system of universal popular higher education, founded by the good Bishop Grundtvig, the George Washington of Peace. All these things are combining to bring about amongst us a new and powerful movement in favour of creating higher character by uniting knowledge and wisdom to work.

This brings me to a question which leads to conclusions upon which there are differing opinions amongst us, and, therefore, no doubt differences in this Congress. I ask myself what is the root reason for the remarkable success of co-operation in all countries? Why is it twice or three times as profitable, and a hundred times more beneficial than business conducted on purely competitive lines? I hold it is all due to unseen activities stimulated in our army of members and committee-men by the operation of partial partnership.

There are valley lands in which you can see from surrounding hills the makings of a great river. You trace numberless little streams trickling down the mountain sides and joining together on their way into rivulets which course through the valley and unite again and again until the stream grows great. You know it will continue the same process of aggregation until it becomes able to bear mighty ships. The people of great cities by whom the river rolls on its way to the ocean may cease to realise its origin, but you who have known its beginnings do not forget. You never doubt that it owes everything to those tiny tricklings of water which in union made its immense volume.

I am satisfied that if we could trace the prosperity of our greatest societies to its sources we should find the evergrowing volume of trade and profit due to an infinite number of little helpful deeds by thousands of men and women whose united purchases make the goodwill of our stores. When we adopted the principle of limiting the dividend on capital, so that we might have something to divide as dividend on purchase also, we awoke the living

interest in our success of every working man or woman who had wages to spend.

From that moment they worked for us in a hundred unpaid ways. They brought their custom without solicitation, and paid for their goods without litigation. They acted as volunteer carriers of their own parcels. They enrolled themselves as unpaid canvassers of their neighbours and shopmates. The quarterly meetings became conferences of helpers—unsalaried and generally unpraised. The chorus of complaints which were at times so disagreeable were really worth much to us because they were the sincere criticisms of anxious (and sometimes angry) partners.

An enthusiastic lady in America started a co-operative laundry to reform the evils of washing-day. She took the secretaryship herself. Her little experience of lady members as customers induced her to conclude that it was good to make the office changeable in rotation instead of permanent. She had the rules altered so that each member took the secretaryship and the grumbles for a week in turn.

An ordinary tradesman never gets such criticism as co-operators, nor does he get such help. His customers who are dissatisfied simply go away and leave him to his fate. When his trade has dwindled until it will not cover current expenses he sighs too late in helpless and despairing wonder at the ways of men.

If I am right in the view that the source of our success is due to our enlisting the help of many hearts, minds, hands and faculties by partnership with custom, I ask you to consider how much we may be losing by failing to enlist more systematically the activities which could be aroused by co-partnership with labour everywhere.

We now employ quite 100,000 of our members in the work of our own societies.

The figures for 1903 were :—

Distributive workers	...	...	...	54,797
Productive workers	...	...	...	42,524
Total	...	...	...	97,321

To which we must add employés in Irish Agricultural Societies and others not included in our returns.

Of the 100,000 co-operative employés one-fourth are now under co-partnership profit-sharing conditions, a proportion which will surprise some who have not kept touch with the progress of the principle amongst us. I want to see the practice made general throughout the movement.

When one mentions this subject it is usual for opponents of the system to treat it as a proposal to take something from those who furnish capital and custom. They assume that profits are a fixed quantity. They ask why this fixed quantity should be sub-divided by admitting labour as a new partner into the enterprise. This reasoning is all based on a mistake. Profits in modern business are the results of enterprise, invention, economy, thrift, organising ability, foresight, industry, and patience. In short, they are due to certain excellent human qualities in action. Infuse these qualities into any enterprise, and you see it grow as by magic. Withdraw them from any organisation, and you see it wither and decay.

When I knew Manchester well, forty years ago, it had two great newspapers. One—old, prosperous, and well-established—was being rapidly overtaken by a younger rival. I contributed a little to the columns of each, and was therefore interested in both. Quarter of a century later I discussed with an old colleague the unexpected result of the competition. The younger paper, instead of overtaking the older one, had ceased to progress, then gone back and finally died. The older journal had renewed its power and prosperity. How could this have come about? My friend explained that the men who founded the younger paper never took new blood into the veins of the concern. As they themselves grew old, their activities diminished. The proprietor of the older paper passed away in due time. Youth and enterprise came into the old concern, bringing into its management the qualities which made success. That was the solution of the mystery.

I propose to try and demonstrate the truth of my convictions in favour of co-partnership of labour, as a means of bringing into

co-operation new life, multiplied power and immensely increased success, if you will bear with me a little.

Here in London, with a population of six millions—numbers greater than those of all Scotland or Ireland—public experiments are made on a large scale. I ask your attention to one of them. The metropolis is divided into two unequal halves by the river Thames which flows across it from west to east. The northern half of London is the largest piece, the richest and most prosperous. This northern half of London is supplied with gas by the Gas Light and Coke Company. Under an Act of Parliament this company has a constitution similar in principle to our co-operative stores. There is a partnership between capital and custom. The dividend on capital can only be increased as the company gives a drawback to its customers in the shape of reduced charges for gas. The principle has worked benefit both to capitalistic shareholders and the consuming public. The price of gas originally fixed at 3s. 9d. per thousand feet of 16 candle power has been reduced to 3s., whilst the interest paid on capital has gone up in proportion.

On the south side of the Thames we have a more remarkable development. The south of London is served by the South Metropolitan Gas Company, under the presidential management of Sir George Livesey. This company has the same constitution as regards co-operation between capital and custom. But there are added features which constitute it a complete co-operative co-partnership. Capital, custom and labour are united by a bond of common interest. As the interest on capital is increased, the price of gas to the consumer is reduced and a bonus on wages is awarded to the worker. All participate in gains in carefully arranged proportions. Nor is this all. Provision is made by which all new issues of capital are offered in the first instance to the consumers and the workers. As a customer of the company, I receive periodically with my gas bill an offer of stock in the company at the market price. By following out this system for several years the customers have been induced to invest over £1,000,000 capital in the company. The employés also own £143,603 capital stock and £60,852 of deposits. The

customers are now powerful enough to secure substantial representation on the Board as they may desire. For the workers, special provision is made of participation in management. By a recent Act of Parliament the employes of the company are entitled to elect two members of the Board themselves, and they have availed themselves of the opportunity.

Now comes the question—have those who found capital for the South Metropolitan Gas Company, or those who furnished custom, suffered by giving co-partnership to the workers in profits and in management? On the contrary, they have benefited greatly. The value of every £100 invested in the South Metropolitan Gas Company is about £125 to £127.

As for the consumers, I happen to have to pay considerable accounts for gas on both sides of the river on behalf of our Agricultural and Horticultural Association. On the north side I pay 3s. per 1,000 feet of 16-candle power. On the south side, at Deptford, I pay 2s. 1d. per 1,000 feet of 14-candle power. Allowing for the difference in lighting power, gas is nearly 25 per cent cheaper in the south of London than in the north. If it were reduced in the north to the same as the south it would effect an annual saving to the Agricultural and Horticultural Association, of which I am managing director, of about £50 per year on our consumption of gas at Long Acre. So much for the consumers' question.

Now let us look at what co-partnership does for the workers, evidently without injuring capitalist or customer. The gas workers on the north of London receive what is called "fair" wage, and enjoy the eight hours day. Many co-operators who oppose co-partnership are apparently content to believe these advantages are the utmost a worker can hope to have any chance of bettering in this world. But on the south side of London the same wages and hours of labour exist for gas workers as on the north. In addition there is a pension fund, and many social advantages also exist. Then the workers receive at present $8\frac{1}{4}$ per cent on their wages, which means, of course, nearly 1s. 8d. in the pound added to the home budget. Since co-partnership was established in 1889

there has been credited to the workers a total sum of £224,764, or about £50 per man of all the many employed.

We have, therefore, before our eyes here in the metropolis something better than an argument for co-partnership. We have a demonstration carried out on a grand scale successfully. It is so successful that the public of North London are agitating for an amalgamation of the two companies, with the management of both to be under the control and on the lines of the South Metropolitan concern. I wish to be perfectly frank with you in this matter. I do not say all the success of the South Metropolitan Gas Company is due to co-partnership. It may be that a good deal is due to the individual genius of Sir George Livesey. There are probably other factors also to be taken into account. It is difficult in such a concern—indeed, in any concern—to exactly define how much is due to the constitution of the organisation and how much is due to its management and other causes. We will willingly accord Sir George Livesey all due honour and credit. We will also recognise the probable presence of other causes of success. But this may be added: Under co-partnership arrangements the South Metropolitan Company has done increasingly well for fourteen years. Capital, custom and labour have all fared better than before, whilst the management remains unchanged. Now, times generally are worse for gas companies because of dearer coal and labour. Yet in these adverse times we see the improvement under co-partnership which I have described.

If you will permit me to go a little further afield for an illustration I think I can show that co-partnership of labour adds to the efficiency of good management. I think I can also show it supplies a supporting element of itself apart from individual management. You will all remember that in 1888 I published a little book called "The Co-operative Traveller Abroad." In that work I gave an account of the wonderful French Co-partnership under the impulse of M. Godin, of Guise. I showed at that time how the workers at Guise had acquired over £100,000 of property in the works by accumulations of their bonuses, how they were enjoying shorter

hours, healthy and happy homes, old-age pensions, care of infancy, education for childhood, training for youth, attention in sickness, recreation in holiday time, baths, wash-houses, allotments and glorious co-operative gardens open to all.

Some of you who remember our warm discussions of fifteen and twenty years ago will recollect that my critics took an objection to my view. They said, "All these advantages are the result of the rule of a man of exceptional force of character, a notable inventor, a great engineer, an experienced organiser, a man of commercial genius. When M. Godin dies, the whole creation will dissolve and like the baseless fabric of a vision leave not a wreck behind." M. Godin passed away shortly after.

I have never found time to issue, as I have been much pressed to do, another edition of my work long since sold out of print, but my friend, Mr. Aneurin Williams, of the Labour Co-partnership Association, has quite recently given us a translation of a French work which supplies the history of the Co-partnership at Guise since its gifted founder died and since it passed into the hands of managers and committees elected by the workers themselves. Mr. Williams's work is called "Twenty years of Co-partnership at Guise." It answers all the prophetic pessimists of a dozen or fifteen years ago by showing how the business has gone on from success to success. Briefly stated, its position is now as follows:—The associated workers have bought out the whole of the original capital of the concern at a cost of £184,000. This has been done entirely out of profits created under co-partnership conditions. In twenty years they have divided as bonuses on wages amongst the 1,500 workers £180,942. They have paid interest on accumulated capital, £16,662. They have awarded bonuses to management, to education, and to invention, £72,321. They have divided in pensions to old age and sickness, £38,586. They have distributed in charities to the needy amongst themselves, £9,462, and further sums of £7,318 in temporary allowances. They have raised the wages of all the employes 25 per cent, a gain of £20,000 a year in money to the workers. They have reduced the hours of labour to

an extent equal to more than half a further similar advantage. They have, in short, created new wealth for the workers to more than £300,000, money gain alone, and have shown to labour throughout the world what mighty powers lie latent and undeveloped in ourselves, waiting only for the touch of the fairy wand of co-partnership to awaken them to power.

I have still to answer one argument. The objectors to profit-sharing and co-partnership within our movement say that however successful it may be outside it is not applicable within. They point to the greater success of co-operation in the north of England than in the south. In the north, profit-sharing with labour is less general in proportion to the size of the movement than in the south and midlands. How can this result be explained? The question is the more important because it has recently been published abroad in the form of a letter from England which is being re-printed and discussed in co-operative journals on the continent.

May I point out that it is impossible to base a comparison on the results of different sections of the kingdom. The northern sections are full-grown in co-operation. The southern sections are only in their infancy. Co-operators in the north have not only had double the time to grow, but they have from the first possessed great advantages. They work amongst a factory population permanent and non-shifting. They have less competition to encounter and more means to use. They have fewer social distractions to take away the attention of their committees, managers, and members from co-operative work. Above all, they are further away from London, the central wholesale provision market of the world. Nearness to a great wholesale market puts an effectual check on retail prices and clips gross profits to the finest margin. This can be readily seen by looking at the average dividends returned to consumers on their purchases. In the southern section the average we can return is only 1s. 3½d. in the £; in the western section it is 1s. 5½d.; in the south-western 1s. 5d.; in the midlands 1s. 8½d.; in the north-western 2s. 9d.; and in the northern 2s. 11d. Scotland averages the same as the north-western, 2s. 9d. Scotland has whole-

sale provision markets of its own by reason of shipments into Leith, Glasgow, &c. I have no doubt the average dividend on purchase amongst the clever Scotchmen would otherwise run to 3s. in the £ or over. From these figures it is clear enough that the gross profit and the consequent possible return to the customer increases the further you get away from the first sources of supply.

The next question is what effect has profit-sharing on results where the conditions are equal; where the system is tried in a sufficiently large proportion of societies compared to the whole, and where there is faith in the principle amongst those who carry it out? We have an approximation to such a state of things in our southern section. More than a third of our societies give profits to labour. Are these profits given at the expense of the consumer? That cannot be, because whilst the average dividend, as I have mentioned, is 1s. 3½d., the dividend received by members of the profit-sharing societies averages 1s. 5½d. Is the bonus given at the expense of capital? That cannot be, either, because the capital of the profit-sharing societies grows quicker than with the non-profit-sharing ones. The profit-sharing societies are about one-third of the whole in number, but they have more than half the capital. Investors know which side their bread is buttered upon. The plan which attracts and retains capital may be assumed to be favourable to investors. No! The fact is, that in co-operation, as outside, the worker as a partner works more effectually than the worker who is retained merely on the footing of a hireling. The co-partner may not be quite transformed into an archangel of industry and thrift, so as to equal the sanguine expectations of some who try the plan and are easily disappointed, but he does improve himself and his results. What is more, he grows. The effect of profit-sharing is like the effect of spreading fertility over a field. You don't make every blade of grass grow as tall as a wheat plant, but you do see an upspringing all over the ground, which is magical. So with the application of co-partnership. Under its beneficial action we can see men steadily grow, if only we have eyes to see and to understand

I could carry my inquiries further, and compare not only stores which practise profit-sharing with stores which do not, but also co-partnership workshops with others, and the Wholesale Society which gives bonuses with the one which forbears to do so; but I am anxious not to drift into controversies which might awaken slumbering conflicts. I think we have now happily arrived at a point to warrant us in coming to a friendly agreement all round. I wish nothing better than to give both systems of employing labour in our movement a fair chance of trial on their merits. Let us agree to arrangements which will give such experiments proper play. To do so we have only to settle a plan for avoiding overlapping. In distributive societies we frown down overlapping by the action of the Co-operative Union, which intervenes to stop conflict between neighbouring stores. In the wholesale trade, England and Scotland have arranged the delimitation of frontiers. Can we not come to an understanding in the matter of production? At present, we see in England the co-partnership workshops competing with the English Wholesale Society's workshops which are non-profit-sharing. The two parties are competing for a very limited number of established industries. Both apparently hesitate to go into new industries which in hundreds are awaiting attention, because if success seemed coming, there is a fear of rivalry also coming. Why should not the co-partnership societies—which have now a Productive Federation of their own—and the Wholesale Society form a joint board of reference, on which the Co-operative Union should be arbitrator and the friend of both? Why should not this Board make systematic inquiry as to possible developments of co-operative production? The English Wholesale Society could take some developments, and others could be allotted for trial on co-partnership principles. Where there was general consent to the establishment of a society on agreed lines, the capital would be quickly found, as was proved in the case of the North Wales (Penrhyn) Co-operative Quarries, a venture now happily well founded. Thus we might at once make great steps forward in production.

I plead for peace in another respect. In Ireland there has grown up a grand National Co-operative Movement, of which we have every right to be proud, because this Union was the first to extend a helping hand to the gallant founder, Sir Horace Plunkett. For several years, in the early days, we voted money and sympathy without hesitation. To-day, by an unfortunate divorce, we are separated from that great movement and its people. There are now nearly a thousand agricultural and other societies in Ireland. They are transacting a business of two and a half millions sterling. The benefits they are conferring upon the country are immense. In our returns only twenty-four Irish societies appear as in any way in union with us. Can we not end this sad separation? It is consequent, as we know, on the establishment of creameries in Ireland by our Wholesale Societies. These establishments the Irish agricultural co-operators regard as an invasion. They want to be permitted to work out their own future. They want us, not to do their work in their land, but to give them our sympathy, our advice, and such aid as we can spare. Sir Horace Plunkett, in a remarkable book he has just published, says that "the English mind has never understood the Irish mind," and he adds, "Of the Irish qualities, none is stronger than this craving to be understood." Why should we not try and look at this matter of co-operative estrangement from the Irish point of view and meet them generously? It is now admitted that the establishment of creameries in Ireland by our English Wholesale has been a source of financial loss. The directors, I am happy to see, are willing to sell out to the Irish farmers who desire it. Why should not an effort be made to bring about a full and final settlement on terms which will end all controversy handsomely? It is a satisfaction to me to think I did what I could to prevent the original error. I should feel doubly happy if I could now aid in creating a feeling on this side of the channel which would help to end the conflict. Co-operative Britain can afford to be good to Co-operative Ireland, even if it means a little lowering of our pride of position.

There are many other things for which I should like to have

pleaded, but I have faith that they will speak for themselves to willing ears. You all recognise with me, I hope, that we are only at the beginning of our work. You recognise that we have to house our members in places worthy of the name of home; to carry co-operation to the reach of the very poorest; to adapt it to the needs of depressed agriculture; to bring the rural labourer back to hope; to conquer the heart of London, where only 1 in 250 people are co-operators; to introduce art into our work; to wipe out all stain of corruption of our employes by the tempters; to reverse the policy which shuts capital from flowing into our movement in full measure; to get back to the land and to give our people city gardens and garden cities. The admirable work of our Women's Guilds has to be further developed, and the links which bind us to co-operators in other lands have to be strengthened. I hope, too, we have not quite given up the idea of working old-age pensions for our members. The new plan of collective insurance by the Co-operative Insurance Society gives me hope of seeing a revival of the question. These things will have your earnest attention in years to come, and I hope still to be privileged to aid by pen and voice, as I have strength to do so, though no longer an official member of the Central Board.

But if this great programme is to have due attention we must keep out distracting and dividing influences. A strong current has set in of recent years, pushing us into political action. If we let ourselves go in that direction, we may say good-bye to our dream of embracing all in our new brotherhood. The two things are irreconcilable. Political parties I do not disparage. Each embodies a principle of value. No party could be formed without it represented a great need and a strong sentiment. I believe it is good for everyone as a citizen to take part with the political party which he believes represents the best interests of the State. I am myself a loyal and ardent member of one party, but I will not tell you from this platform which one it is. Let each one of us as individuals choose our political line. But do not let us seek to use our Co-operative Organisation—which belongs to all—in order to help forward the triumph of some.

If we look at political parties from above, we see that whilst each represents a good principle each represents also antagonisms which strive for victory. Each is liable to blunders, to excesses and extremes which have to be checked by the action of the others. We cannot identify ourselves as an organisation or a movement with any political party or movement without splitting up our forces and dividing our friends.

We say to all men, "Come in. We will find you a common platform on which you can unite to help to raise mankind by mutual self-help. Here you will meet no slight upon your religious feelings, no hostility to your political views, no slur upon your nationality, no reflection on your class." Let us be consistent with our declaration. Co-operation knows no frontiers, and recognises no barriers. We are much more than a party, we are a unifying and reconciling element in all human concerns. We cannot compromise so grand a position confided to us by the wisdom of the founders of our movement.

I know it is not always easy to draw the line where political action begins and ends. I admit we must defend our cause and our movement when it is attacked, and sometimes it is attacked with political weapons. There are political questions which are on the border line and touch us very closely as co-operators. The proposal to tax food is one of them. Probably food forms three-fourths of the staple material of the business of our societies. Cheap and abundant food is the first necessity of our people who are so largely working class. Many of us remember too well the terrible side of Protection in the days of our youth to listen without a shudder to the plea for a tiny beginning in food taxation. My own earliest recollections is of hunger riots when I was but four years old. I can still see in memory the white faces and wasted forms of the desperate crowd which stopped in front of my parents' house, and looked up to the window, from which my mother threw out all that the house contained of food. I do not wonder that the proposals which have been ticketed with the pretentious label of Fiscal Reform have swept away all our people into political opposition.

For the moment, no power on earth could have kept co-operators neutral, although I have made an effort even in this matter to draw a distinction. I was careful myself to sign the manifesto of the labour leaders as a citizen, and not as a co-operator. But this belated project of food taxation will pass away like a foolish dream. We who know intimately our working people in their homes know how the household budgets are marvellously adjusted by those admirable chancellors of the exchequer, the working men's wives. We know how any attempt by food taxation to upset the equilibrium of the weekly household budgets, which are balanced with such skill, will convert all our people into one way of thinking at the next general election, when such a disaster will fall upon the food-taxers as has not been known to overtake any party in recent political history. From that disaster the proposals for food taxation will not recover. The projectors who fancy they may raise the question again a second and third time will find they have no friends left, politically speaking. There will be an end of this project conceived in extremity of political adventure. With the passing away of this disturbing element, I hope we may be permitted to return to our own proper work.

Let us abandon all thoughts of direct Parliamentary representation, which would necessarily mean using, for sectional and party purposes, funds and influence with which we are entrusted by our members, men of all parties and all opinions. Let our Parliamentary Committee strictly confine itself to questions which directly affect us as a movement. Let us maintain the essential character of our movement as a unifying principle, and of our platform as sanctuary ground, consecrated to the common good of all, and exclusive of none. It is surely well for mankind there should be saved at least one movement from the vortex of party strife.

Let us so preserve this movement of which we are the heirs, preserve it as a movement which unites and does not antagonise, which is dedicated to appeasement and reconciliation, which looks beyond the conflicts of to-day, and limits its aims only to the furtherance of the unity of men. Whilst maintained unbroken, it is

full of the promise and possibilities of good to those who are to follow us. If by wise prudence we keep it undivided, it will endure. As it advances by gradual but sure steps, it will carry men ever nearer the ideal of the inspired leaders of mankind, who have foretold a peace to come when in the fulness of knowledge men shall realise the blessedness of working in tolerance and complete co-operation without sacrificing the happiness of sweet liberty.

Mr. Greening's address was admirably delivered, heard with marked attention, and often applauded. The speaker introduced a few impromptu remarks, which equally delighted the delegates.

VOTE OF THANKS TO MR. GREENING.

Mr. G. J. HOLYOAKE (Southern Section) had a hearty welcome on rising to propose a vote of thanks to Mr. Greening for his inaugural address. He said it was a pleasant duty to move such a motion. Mr. Greening had a mastery of statement of financial facts; he was equally unrivalled in his knowledge of the historic co-operative facts. In addition to that, he had the old enthusiasm which belonged to the earlier presidents of the Congress, and which they had not of late heard in the same degree. He knew Mr. Greening half-a-century ago, when he was radiant with dark hair and a tireless enthusiasm for every social enterprise that came before them in those days. He was a source of animation in others, and excelled amongst those who were his colleagues. His speeches had light in them. Mr. Greening had always had the high principles for which the Bishop of Stepney was good enough to praise them on Saturday. The co-operative movement was democratic; they invited everybody to enter in, and hence it was that it must follow that in many stores the majority was a majority of persons who cared only for commercial success. But the movement was intended to give a moral impetus to business. Let them endeavour that morality should give a tone to trade, and that trade would never be allowed to give its tone to morality. In 1869, Mr. Greening was largely instrumental in founding the National Congresses, and since then he had been associated in the establishment of many kindred associations, including the Co-operative Festivals, which had done much to proclaim publicity for the movement. Mr. Greening always excelled in suggestiveness, and their thanks were due to him not merely for his address, but also for his past services to the movement. His suggestion for a Co-operative University was a dream of William Pare, in 1840; it had been left to Mr. Greening to show that that dream was a possibility now. Co-operators had never gone further than the education of the citizen; they should tackle the education of the co-operator. The teaching of co-operation was as distinct a thing as any branch of science. France, very much to her credit, was advancing the education of the citizen. With a Co-operative University would begin the education of co-operators, and



MR. G. J. HOLYOAKE.



ultimately it would be recognised that participation was the cardinal name of co-operation. A great number of persons were like Tito, in George Eliot's immortal story, who failed because he had no trust in truth—his only trust was in smartness and dissimulation. Mr. Greening had laid before Congress an eloquent plea to make the co-operative movement into what it was intended to be from the beginning; and it was because this was believed to be our object that the press, prelates, and ministers of religion had a word of praise for co-operation. It was not merely for our commercial success, or the magnitude of our transactions, but because we are regarded as the agents of a higher commercial morality that this praise was awarded. Therefore, he asked Congress to thank Mr. Greening, not only for his address, but also for the services of his life which he had ungrudgingly rendered. Adoption of the principle of participation would bring the day of pride and of power, when there would be unity with amity, and it was amity that made unity strong. Many years had passed since Congress had a president of the same quality as Mr. Greening, and many more years would pass before we saw another. He asked the delegates to give Mr. Greening a hearty vote of thanks for his inaugural address and for his services, uncounted, unrecognised, and to many unknown.

Mr. J. SHILLITO (English Wholesale Society) seconded the vote of thanks. Mr. Greening, he said, had come to London thirty-five years ago. They had to educate him in the north for the work he had been able to do in the south. When Mr. Greening went to Halifax as a candidate for Parliament, had he been accepted, they might never have had him in the movement in the south. He had travelled over a great deal of ground, and covered an immense area. They had no exception to these capitalistic gas companies taking the workpeople into partnership, nor did they object to M. Godin doing the same in France. It might be a proper and legitimate thing to take their workpeople into partnership. If they would look at the last half-yearly balance sheet of the Co-operative Wholesale Society, they would see that about £140,000 of profit had been divided among the working people. It had been spread over a wide area. They had no desire to make a preferential class. They had known Mr. Greening as a fighter, but he was not always in the right. So far as getting back to the land was concerned, he quite agreed; but they should do it slowly, safely, and securely. There had been no change of policy in the programme of the Wholesale Society. They would never have founded the creameries had the Irish farmers had the capital to do the thing for themselves. They had always been ready to sell the creameries to the farmers. He re-echoed what Mr. Greening had said as to training the children. They should train and educate their children in a suitable manner, for, as Mr. Vivian had said, they would have to train men to take the places of the veterans. He had pleasure, none the less, in spite of his disagreement on some points, in seconding the vote of thanks to Mr. Greening for his address and his services.

Mr. H. MURPHY (Scottish Wholesale Society), in supporting the resolution, said, although they might differ from the gentleman who delivered the address, the goodwill and the tolerance for which co-operators were noted always triumphed over other feelings. He said he was not afraid of the co-operative movement being captured by politicians, but he did sometimes feel some misgivings that there was a possibility of the movement being captured by those who were entirely commercial co-operators. They were the better for the address they had just heard, whether they agreed upon every point or not. It called them back to the highest ideals, and made them feel that "one touch of nature makes the whole world kin," and that though they might differ as to details, they had one grand ideal, which was the elevation of the mass of the people.

The vote was carried with enthusiasm, and Mr. Shillito having presented Mr. Greening with a specially bound copy of the Wholesale Societies' Annual, Mr. Greening replied.

Mr. GREENING said: How can I adequately express what I feel? I know what you have given me comes from the heart; I know that they go to the heart. Mr. Holyoake, my life-long friend, asked why I did not speak for myself. There is no necessity for that. For fifty years I have worked amongst you, having differences with some, but never, so far as I know, having anything but kindly thoughts and feelings. I will not dwell on any remembrances. I think Mr. Shillito knows that in the bottom of my heart I am as good a friend of the Wholesale as there is to be found—that I desire its prosperity and success. There are no limits to its usefulness, and no limits to my good wishes for its success. I have always thought that a mistake was made in the constitution of the Wholesale Society—the omission of a definite and regular educational grant. I remember the early discussions when the Wholesale was founded, and the want was not felt then, nor did I think that such a necessity would arise; but in spite of the absence of a grant, the Wholesale Society has in various ways constantly done excellent educational work. It has done, and will continue to do, educational work that must necessarily be done from a centre and cannot be done by local committees, and I venture to make this suggestion—as the only acknowledgment I can make for this beautiful gift—that at the next revision of rules there should be put in a definite provision for future educational work, so that those who, like Mr. Shillito, have high educational faculties and wishes, may develop that work continuously. I hope that the Wholesale, year after year, will continue to issue these capital Annuals, that they will have a constantly increasing circulation, and that some day we may see alongside of our Co-operative University the Wholesale doing practical work out of the educational fund yet to be established. I thank you from the bottom of my heart.

TRADE UNION DEPUTATION.

Mr. W. H. WILKINSON (Accrington) addressed the gathering as the representative of the Parliamentary Committee of the Trades Union Congress,

and apologised, in the first place, for the absence of Mr. W. Thorne, who had been appointed to attend as his colleague. Speaking of the efforts to alter the Workmen's Compensation Act, he could say, as a textile worker, that it sadly needed amending, and he hoped co-operators would assist in its improvement. Mr. Wilkinson related instances of the unjust operation of the Act. It was a common occurrence for weavers to lose an eye, a finger, or receive other injury while at their work. He knew a case in which a boy twelve years old would have to go through life with one eye, even if he kept that one, and there was no compensation for the reason that the boy had no wages. He was pleased to hear what had been said on the education question. Having been connected with educational bodies for a great number of years, he would like to see, as Mr. Greening suggested, an alteration of the Wholesale rules so that something might be provided for education. He was aware that a great number of co-operative societies gave $2\frac{1}{2}$ per cent to education. If he had his way, he would increase that and give a trifle more. He did not expect that every delegate would agree with that. He hoped his fellow co-operators would consider this matter favourably. He commended the Wholesale Society and a number of retail societies for having taken an interest in the British Cotton-Growing Association. As a representative of the cotton industry, and practically all the industries of the United Kingdom, he was bound to give his attention to the question of cotton supply. He was pleased to see that the Wholesale Society had given £1,000 to the British Cotton-Growing Association, while other societies had contributed sums from £5 to £100. He hoped that other societies would follow this example. He was proud to be present at this Congress, and trusted its deliberations would be of advantage to co-operation and industry generally. He was present at the Doncaster and Huddersfield Congresses as a co-operative delegate, and noticed with delight the growth and usefulness of these yearly gatherings. He hoped the co-operative movement would increase and multiply exceedingly. He heard a delegate say what a big place London would be when it was finished, and he thought what a big movement co-operation would be when it was completed.

The CHAIRMAN read the following letter from Mr. Thorne :—

Fellow Workers,—Mr. W. H. Wilkinson and myself were unanimously elected at the Leicester Trades Union Congress, held last September, to attend at your Annual Conference. I am very sorry to say that I shall be unable to attend, owing to the Biennial Congress of my union taking place on the same day and time as your own Congress. I am very disappointed, as I should liked to have been present at your Congress, in consequence of living in the southern portion of the Borough of West Ham, and, as possibly you know, I am the Socialist and Labour candidate for the south. In the south, I do not think you will find many places of interest like there are in many other parts; but we have plenty of poverty,

which I understand all socialists, trade-unionists, [co-operators, and other advanced thinkers are trying to abolish. I think you will all agree that our present commercial system is absolutely wrong from top to bottom, because to-day goods are not produced to satisfy human needs, but are simply produced to provide profit for the class which owns the means of production. It is only for the sake of this profit that the property-owning class owns the means of production. As a consequence, we have shoddy and adulterated goods produced. Also, as this profit is simply the difference between the value of the work which the working people do and the amount they receive in wages, the actual producers never receive the equivalent of what they produce, and therefore are never able to buy it back again. It happens, therefore, that, as the machinery of production increases, and workmen are able to turn out more goods, they are thrown out of work, and they, with their wives and children, are in want and misery, not because there is any scarcity of the things they need, but because there are more of them than those who have produced them can buy. Under the present system, therefore, the very increase of wealth is too often a curse to the wealth producers, simply because those who produce have no ownership in the means of production, and no control over the things produced. Under a proper system of co-operation, the means of production would belong to the whole people—the whole people would have control of the things produced. Every increase of wealth would then benefit the whole community. Under the present system, increased wealth means increased luxury for the few, and increased penury and suffering for the many.

In a proper co-operative community, increased production would mean more leisure, more wealth, more means of enjoying life, more opportunities for recreation.

I trust that there will be more unity between the co-operators and the trade-unionists in the future than there has been in the past.

I should very much like to see all the co-operative societies in the country tackle the question of reducing the hours of labour for their employés, as I think the time has arrived when the workers should have more leisure than they have at present; this can be brought about without the co-operative societies making much sacrifice in their dividends. I trust that the delegates will speak with no uncertain voice against the present system of education, and hope they will endorse the educational resolution passed at the Leicester Trades Union Congress. If the terms of that resolution were put into practical operation, I have no hesitation in saying that the children in the near future would be much better educated, mentally, morally, and physically.

Trusting that the Congress will be a success. With kind regards and best wishes.—I am, yours faithfully, W. THORNE.

DECLARATION OF ELECTIONS.

Mr. A. WHITEHEAD (assistant secretary) read the results of the elections to the Central Board of the Co-operative Union, as follows :—

IRISH CONFERENCE ASSOCIATION.

Elected : T. L. Boyd, 9 ; R. Fleming, 9 ; J. McCarrager, 9 ; J. A. McCay, 9 ; J. Palmer, 9 ; H. Richardson, 7 ; A. Archer, 4.

Unsuccessful : G. Acheson, 3 ; A. C. Husband, 3 ; H. A. Barbour, 1.

MIDLAND SECTION.

Elected : G. Woodhouse, 158 ; G. Bastard, 153 ; J. Butcher, 151 ; D. McInnes, 141 ; W. J. Douse, 131 ; S. Butler, 125 ; J. Potter, 124 ; W. Millerchip, 123 ; D. Bailey, 114 ; J. Langley, 113 ; S. Redfern, 94.

Unsuccessful : C. A. W. Saxton, 68 ; G. J. Duke, 61 ; T. Leaman, 49 ; G. T. James, 42 ; W. Whitehead, 42 ; W. L. Charleton, 24 ; W. Hodiern, 14 ; H. A. Charles, 13 ; T. Parr, 11 ; J. G. Ward, 7 ; Z. Newell, 6 ; C. Stow, 4.

NORTHERN SECTION.

District 1, North Northumberland.—Elected : J. Davison, 35. Unsuccessful : W. Thirlwall, 2.

District 2, South Northumberland.—Elected : E. J. Graham, 19. Unsuccessful : T. Thompson, 14 ; J. Endean, 7 ; J. Milburn, 2 ; A. Young, 1.

District 3, Cumberland and Westmorland.—Elected : F. A. Ciappessoni (unopposed).

District 4, West Durham and South Northumberland.—Elected : W. Scott (unopposed).

District 5, East Durham.—Elected : W. R. Rae, 51. Unsuccessful : T. Richardson, 15 ; G. Boulton, 6 ; J. Sutherland, 5 ; R. Cummings, 3.

District 6, South Durham.—Elected : S. Galbraith, 21. Unsuccessful : J. Bell, 14 ; J. Peacock, 7 ; T. Foster, 5 ; J. Maddison, 3.

District 7, South Durham and North Riding of Yorkshire.—Elected : T. Adams, 28. Unsuccessful : M. Harwood, 11 ; J. Hall, 8.

NORTH-WESTERN SECTION.

District Candidates.

Airedale District.—Elected : S. R. Foster (unopposed).

Bolton District.—Elected : S. Fairbrother (unopposed).

Calderdale District.—Elected : J. Greenwood (unopposed).

Cheshire and North Wales District.—Elected : W. E. Dudley (unopposed).

Dewsbury District.—Elected : S. Hall, 46. Unsuccessful : E. Stansfield, 7.

East Yorkshire District.—Elected : C. Marshall, 22. Unsuccessful : G. Goodenough, 12 ; L. Holmes, 3.

Huddersfield District.—Elected : E. Booth (unopposed).

Macclesfield, Crewe, and District.—Elected : M. Parkes (unopposed).

Manchester District.—Elected : A. Percival (unopposed).

North-East Lancashire District.—Elected : G. Hayhurst (unopposed).

North Lancashire District.—Elected : J. Turner, 37. Unsuccessful : R. Houldsworth, 4.

North Lonsdale District.—Elected : J. Lomas (unopposed).

Oldham District.—Elected : J. T. Taylor, 29. Unsuccessful : C. Owen, 21 ; E. Bardsley, 13.

Rochdale District.—Elected : B. Woolfenden (unopposed).

Rossendale District.—Elected : J. Shepherd (unopposed).

South Yorkshire District.—Elected : J. C. Kenworthy, 27. Unsuccessful : W. Knights, 22 ; G. Wheelhouse, 20 ; W. Montgomery, 10.

Sectional Candidates.

Elected : J. W. Fawcett, 496 ; T. Redfearn, 478 ; J. Johnston, 443 ; J. Thompson, 359. Unsuccessful : J. Morrell, 195 ; Mrs. M. J. Bury, 187 ; J. Pollitt, 171 ; J. O. Paynter, 154 ; W. Llewellyn, 132 ; W. Dewhurst, 131 ; A. Barlow, 46 ; G. E. Stott, 14 ; H. H. Millar, 6. One voting paper spoiled.

SCOTTISH SECTION.

Elected : James Deans, 228 ; James Allan, 186 ; James Lochhead, 172 ; W. Allan, 162 ; M. Neil, 155 ; G. Oswald, 145 ; G. D. Taylor, 145 ; J. Patterson, 138 ; G. Bissett, 131 ; D. McCulloch, 109.

Unsuccessful : J. McMurren, 104 ; J. McColl, 68 ; A. Purdie, 46 ; J. C. Kelly, 38 ; R. Rae, 35 ; W. Anderson, 33 ; H. Graham, 33 ; John Brown (Wishaw), 23 ; J. Brown (Rutherglen), 10 ; A. Craig, 5.

SOUTHERN SECTION.

Elected : H. Vivian, 194 ; H. J. May, 173 ; W. H. Berry, 172 ; Miss M. Spooner, 172 ; Mrs. E. Abbott, 164 ; T. B. Butterworth, 151 ; A. W. Golithly, 136 ; M. H. Clear, 135 ; R. Powell, 114.

Unsuccessful : J. Barker, 111 ; W. T. Charter, 62 ; R. Hibberd, 62 ; J. T. Brownlie, 50 ; G. Ryder, 47 ; C. Cooper, 43 ; E. A. Bradford, 39 ; H. J. Blunden, 37 ; J. T. Harris, 33 ; W. G. Payne, 18 ; E. T. Taylor, 13 ; A. T. Grice, 12 ; P. Coote, 8 ; J. Maton, 6 ; J. Pilcher, 5 ; E. O. Greening, retired. One spoiled paper.

SOUTH-WESTERN SECTION.

Elected : R. R. Prynn, 52 ; A. Bullock, 47 ; C. Vaughan, 47 ; T. Gidley, 41 ; H. Westbury, 37.

Unsuccessful : A. E. Fox, 16 ; R. G. Naish, 8.

WESTERN SECTION.

Elected : J. Price, 60 ; W. H. Brown, 50 ; R. Warne, 50 ; A. Steel, 37 ; J. Morris, 27.

Unsuccessful : W. Bryant, 26 ; J. Jordan, 25 ; E. R. Wood, 20 ; W. Williams, 13 ; W. J. Petherick, 10 ; J. R. Davies, 9 ; A. H. Lloyd, 9 ; J. Brown, 7 ; J. H. Clutton, 6 ; G. Sanders, 3. One voting paper spoiled.

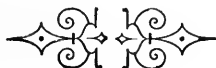
We hereby certify that the above is a correct return of the voting for members of the Central Board of the Co-operative Union for the Congress Year 1904-5.

T. WOOD,)
W. SWALLOW,) Scrutineers.

BUSINESS OF CONGRESS.

Mr. J. C. GRAY (General Secretary) said the Standing Orders Committee had, in accordance with Rule 25, received two amendments, relating to co-operative farming and small holdings, which would be considered when those subjects came up for discussion on the report.

The CHAIRMAN announced that the Mayor and councillors of West Ham would entertain the delegates at the Town Hall on Tuesday afternoon. As this would conflict somewhat with the proceedings of Congress, a request had been sent to the Standing Orders Committee, signed by twenty delegates, asking leave to suspend the business of Congress on Tuesday afternoon an hour earlier than usual, and make up by meeting sooner on Wednesday morning. The Stratford Society felt delighted to receive the Mayor's invitation, and he hoped that Congress would accept this grand municipal welcome and hospitality. This matter would be voted upon after luncheon.



FIRST DAY OF CONGRESS.

AFTERNOON SITTING.

The delegates re-assembled at two o'clock.

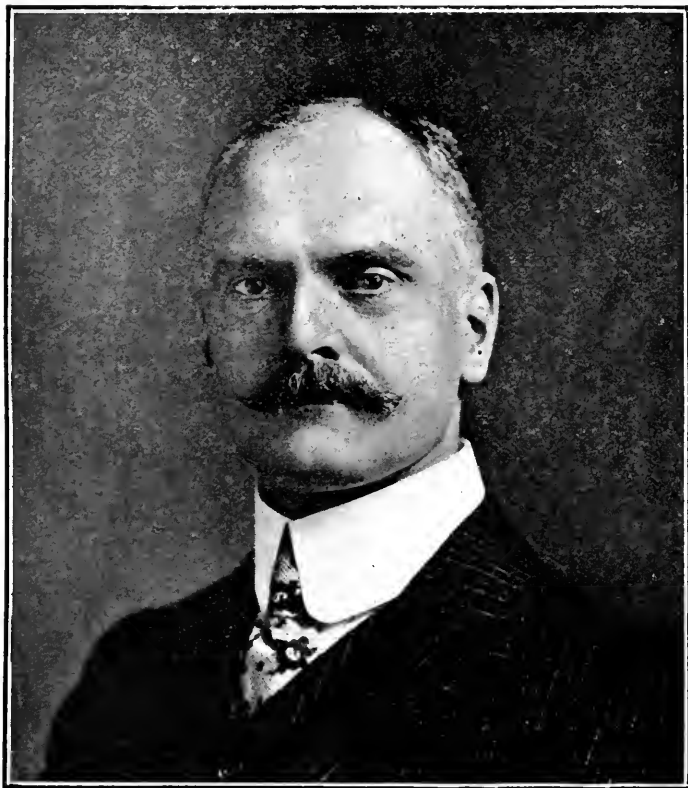
DEPUTATIONS FROM OTHER COUNTRIES.

Mr. J. C. GRAY (General Secretary) announced, at the opening of the afternoon sitting, that letters of good wishes had been received from the Central Committee of the co-operative societies of France, the Netherlands Co-operative Union, and from the General Union of German Co-operative Societies.

He then introduced the foreign deputations, and remarked that this year Congress was favoured by more than the usual number of representatives from our friends abroad, including the German Union of Retail Societies, which was formed at Dresden last year. That Union was represented by Mr. Radestock, the president, who appeared in England for the first time. The German Co-operative Wholesale Society was represented by Mr. E. Scherling, the general manager, and Mr. R. Assmann, one of the committee. The Co-operative Union of Switzerland was represented by its president (Dr. Kündig) and the secretary (Dr. Müller); Denmark was represented by friends who were also at the Exeter Congress, viz., Captain Kofoed and Mr. F. Möller.

FOREIGN DEPUTATIONS.

Mr. MAX RADESTOCK (president of the Central Union of German Retail Societies) said: I have the honour to be commissioned as delegate of the Central Union of German Retail Societies to your Congress, and as such beg to thank you heartily for your kind invitation. The German retail societies wish to send you hearty greetings, and thank you again for having been present at the foundation of our Union last year at Dresden. Your delegates to the Dresden Congress surely noticed the enthusiasm we Germans feel for co-operation. This is the first time our new Union sends a delegate to your meeting; last year we could not possibly follow your invitation, but through our Mr. Scherling we sent our best wishes and greetings. You know very well why our Union has been founded, so I need not explain what difficulties we had to overcome and how we were supported by the sympathies of all right thinking co-operators. The Wholesale Society, comprising over six hundred retail societies doing a trade of upwards of one hundred and fifty million marks (£7,500,000), subscribed as members of



MR. J. C. GRAY, J.P.
(General Secretary).

our Central Union right from the start. The Wholesale Society supported us in the noblest way imaginable, transferred their weekly paper into our hands, free of charge, and granted us many advantages for which we are deeply indebted. Our German retailers had to decide themselves: Were we to renounce further development, self production, introduction of modern ways? Never; we answered, and justly, for our Union includes to-day over seven hundred retail societies, our membership as well as our trade has also grown considerably. Our Union is the youngest German co-operative association, but at the same time one of the most important, and sure of a great future. The uniting of the German retail societies has been performed after years and years of wishing. The success of your Wholesale Societies, your Co-operative Union, and your co-operative associations are admired by us, that is why we come to you in order to study your institutions, to learn from you; we are striving to obtain the same ends with you. We come to exchange thoughts with you, to fraternally work with you. First of all we wish that the very best relations be opened and nursed between yourselves and us. We heartily wish all success to your meeting, and hope that the resolutions to be passed here may be to the lasting benefit of your societies. Permit me, in conclusion, to again thank you for your kind invitation, and offer the best wishes of the German Union of Co-operative Retail Societies to the entire British co-operative movement.

Mr. Radestock spoke in German. The General Secretary (Mr. Gray) read a translation of his speech.

Mr. GRAY next introduced Mr. Scherling, and mentioned that the German Wholesale Society was making great strides and following in the footsteps of our own Wholesale Society.

Mr. E. SCHERLING (managing director of the German Co-operative Wholesale Society) said: I have the honour to bring the greetings of our German Wholesale Society, which affords me the greatest pleasure, especially as I know with how great an interest the English co-operators look on the co-operative movement in Germany, and how kindly they allow us to profit by their rich co-operative experience. It may not be uninteresting to you that our Wholesale Society last year has continued in its powerful development. The total of its transactions amounted to 26,500,000 marks, against 21,500,000 in 1902, showing a growth of upwards of 20 per cent. The clear profit was 115,815 marks, 40 per cent of which goes to our reserve funds according to our new statute. Our society has its own central warehouses in Hamburg, Berlin, Chemnitz, Mannheim, and Düsseldorf, besides a large coffee-roasting plant in Hamburg started about a year ago. Resolutions were passed at an extraordinary general meeting, held in Chemnitz, on March 6th, 1904, to raise our capital fund from 500,000 to 750,000 marks, and to build a factory for the manufacture of soap and candles; for this factory 300,000 marks have been subscribed by our members. We bought building lands for several factories favourably situated on the navigable river and railroad track. It is significant for the similarity of co-operative progress in Great Britain and

Germany, that we begin self-production with a soap factory, same as the English Co-operative Wholesale Society has done. Let us hope that our factories may develop at the same rate, not only in Great Britain and Germany, but in all civilised countries as well may the splendid seed sown by the Pioneers of Rochdale grow richer and richer and bear more and better fruit for evermore. This co-operation, in the interest of peace and liberty for all nations, is the object of the International Co-operative Alliance, which is to have its Congress at Budapest in the autumn of this year. We, the German Co-operative Societies, have made up our minds to participate energetically also in this movement, and to aid in advancing this great far-seeing work as much as possible. Supposing that a great number of delegates of your country shall go to Budapest, I extend to you a cordial invitation to pay us a visit in Hamburg on this occasion and look over our institutions there; you may be assured of a hearty welcome. Co-operators of all nations and countries may thus grasp and hold each other's hands for the universal benefit of mankind. In conclusion, let me wish best success to the doings of the present Congress.

Dr. MULLER (representing the Swiss Union of Co-operative Societies) said: Seeing me rise to address once again your Congress you may possibly think that I have taken a permanent season ticket on the line from Switzerland to England. I cannot deny that I like very much to attend the British Co-operative Congresses, and to come in touch with so many eminent co-operators whom I am proud to call friends of mine, therefore, when the Board of our Union appointed me to accompany our president (Dr. Kündig), who now comes to England for the first time, I seized the opportunity with pleasure. I must say, that for my own part I should have liked it better if Dr. Kündig had reserved for himself the honour of addressing this Congress, as it is always a little dangerous for a continental tongue to attempt an English speech, but when I begged him to take upon himself the office of speaker he deliberately refused, saying that he wished to control the manner in which his secretary carries out his mission at your Congress and to see how I do my work as a representative of the Swiss Union. This will explain why I venture to speak for the fourth time at a British Congress; I do so with the intention of encroaching as little as possible on your valuable time and of confining my address to extending you the heartiest greetings and best wishes of the 110,000 Swiss co-operators who are members of the constituent societies of our Union. You may be sure that the thoughts of many of them are to-day directed towards this assembly, and that their sincere desire is that its proceedings may be fruitful to the further development of your grand movement. You will, I am sure, all be acquainted with the holy legend which tells us that on Christmas morn a new bright star flashed up over the manger of Bethlehem, and that its appearance caused three kings to leave their homes in the East and journey to the birthplace of the Saviour. When preparing for my journey to England this little legend came into my mind, and I could not help drawing some comparison between the events

contained in it and the present circumstances. It seemed to me that the Congress of the British co-operative movement represented such a bright star, flashing up just now at Whitsuntide and attracting—not kings, it is true—but some Republicans from Switzerland who send their delegates to the cradle from which the spirit of brotherhood and social regeneration arises. In the legend we are further told that the kings brought presents with them—gold and precious stones. Now, we not being kings, have no costly presents to offer, but we venture to hope that you will accept as a sign of our goodwill and friendly feeling the modest little paper we have published for the delegates of this Congress, and which I presume is already in your hands. I think I may leave the contents of our paper to give you all further information as to the position and progress of the Swiss co-operative movement, and that in reading you will easily discern with what feelings we are animated towards our friends and fellow co-operators in Great Britain. I conclude in the firm hope that the friendly relations between co-operators in our respective countries may even be strengthened and tend to further our common cause.

Mr. J. C. GRAY (General Secretary) said there was one more friend, Captain Kofoed, from the Continent to address the Congress, the delegate from Denmark, one of the most co-operatively organised countries in the world. We spoke exultingly about our own co-operative organisation, but reckoned, in proportion to population, Denmark was the best organised from a co-operative point of view. Captain Kofoed was a veteran co-operator, who could speak English better forty years ago than he could now.

Captain KOFOED said: First of all I must, on behalf of the Danish Co-operative Union, thank you for the honour you have again shown us by sending us an invitation to this Congress. The Danish Committee elected Mr. Möller and myself to represent the Danes here at your meeting, and I have hereby the honour, on behalf of all Danish co-operators, to bring you their greetings and best wishes. The number of Danish Co-operators is now 482,000, as against 400,000 two years ago, when we were represented here last. I shall not tire you with statistics, but only mention that the Danish Co-operative Wholesale Society now (1903) consists of 915 distributing societies, with a turnover of £1,100,000, against 675 societies with a turnover of £750,000 two years ago (1901). Finally, you must allow me to mention the fact that while their Majesties the King and Queen of Great Britain were over in Denmark some short time ago, they did a journey into the country to see our largest co-operative butter factory, in fact, some say, the largest co-operative butter factory in the world, and their Majesties seemed most interested in all they saw, and after having tasted both butter and cheese, the Queen graciously allowed us to call a certain kind of cheese "Alexandra Cheese," and you surely understand that we were proud of this visit. Now, ladies and gentlemen, receive from Danish co-operators the best greetings and heartiest wishes for the further successful development of the co-operative movement in Great Britain.

DEPUTATION FROM THE NATIONAL UNION OF TEACHERS.

Messrs. F. C. Blackburn (Hford) and J. T. Boulter (Leicester) brought hearty greetings from the National Union of Teachers a body of 50,000 members, including a great many lady teachers.

Mr. BOULTER, in addressing the Congress, said: They had representatives from almost every grade of the teaching profession. With him was Mr. Blackburn, representing the head teachers of the immediate locality; he was but a colleague of the head teacher commonly called the assistant teacher. Having paid a tribute to the excellent work of the Leicester Society, with its reading rooms, he went on to urge that the teachers and co-operators should work hand-in-hand. If they approved of the idea of the educational authorities being directly elected, they would have the support of the majority of the teachers. Touching on educational work, he believed that religious teaching should not be divorced from secular instruction. He deplored the fact that the new regulations of the Education Department made invidious distinction between secondary and primary school accommodation. In the latter schools, teachers were to take up to sixty children; it was impossible to teach that number of children, but the new building rule which had just been issued secured that not more than twenty-five children were to be allowed to the teachers in the secondary schools. In primary schools, only eight feet were required; but in secondary schools, eighteen feet were declared necessary. The regulations required that if a house were built for the head master it should be a lordly mansion, suitable for receiving visits from the neighbouring gentry; but the building rules for primary schools said the master's house should contain from six to eight rooms, just an ordinary cottage. In the older schools, eight or ten children were seated at one desk; the Board said that dual desks must be provided in the primary schools, but it was not advisable to have single desks. On the other hand, the regulations for secondary schools stated that unless single desks were provided for the children the plans would not be passed. These were examples of the obstacles raised by the iron rules of the Board of Education, which would be very harmful in their operation. He hoped that co-operative societies would continue their classes for teaching the duties of citizens. There was a great danger of education passing into the hands of officials. He wanted people to remember that children were not mere machines, and therefore needed to be treated with sympathy and consideration. He had great pleasure in conveying to Congress the heartiest good wishes of the National Union of Teachers.

DEPUTATION FROM THE GARDEN CITY ASSOCIATION.

Mr. G. J. H. NORTHCROFT (Garden City Association) said the Garden City Association stood for certain great principles of housing reform and industrial betterment. One of those principles was in favour of industrial decentralisation. They believed that the best way to relieve pressure in their overcrowded centres was by removing factories into the country. They

further believed in the elimination of private ownership, and he ventured to say that that was a common platform amongst them. It was better that land should be purchased by a large society, or company, or body of people, and controlled by them in the interests of the community. Unfortunately, towns and cities had grown up without due regard to design, and he thought it was desirable that some foresight should be shown in future, so that the population that was to come might be provided for. He asked for support on behalf of the First Garden City Limited, which, he said, was in need of share capital. This movement was not a dream; it was an idea which had been translated into facts to a considerable extent. He said it would be a pleasure to him to hear that the Co-operative Wholesale Society had decided to establish its next factory in the new Garden City. Mr. Northcroft quoted the words of Sir John Gorst, to the effect that experience had taught him that all attempts at social reform which did not begin by giving workers good houses and homes were doomed to failure. An excellent descriptive pamphlet, written by Mr. Williams, had been distributed to the delegates, and he begged them to read it and give the matter their earnest consideration and hearty support. The Garden City, near Hitchin, comprised nearly 4,000 acres. They wanted capital which could be advantageously provided by co-operative societies. He hoped that some of our productive societies would lease land from the company and establish works in the Garden City. This was a unique opportunity for realising Robert Owen's ideal of a community upon land. There was not a more important movement before the country than this for housing reform and industrial betterment.

This was the last of the deputations.

GREETINGS FROM THE INDEPENDENT LABOUR PARTY.

Mr. J. C. GRAY (General Secretary) read the following letter, which had been sent by Mr. Philip Snowden, Chairman of the Independent Labour Party, by the instructions of his conference :—

10, Red Lion Court, Fleet Street,

London, E.C., May 21st, 1904.

The Secretary, Co-operative Congress.

Dear sir,—The recent conference of the Independent Labour Party instructed me, as chairman, to convey to the delegates of the Co-operative Congress the most hearty fraternal greetings, to wish your Congress every success, and to express the hope that your deliberations will tend to the strengthening of the great co-operative movement, which has already done so much for the improvement of the condition of the workers, and which has within it boundless possibilities for advancing social progress.

We note with intense satisfaction that every succeeding year sees the various democratic working-class movements being drawn more closely together, and more tolerant of each other's differences

of method, because the common purpose and object of all is more clearly recognised.

We earnestly look forward to the time, which we believe is not far distant, when the true spirit of co-operation will fully animate every one of the People's movements, and when each and all shall be striving unitedly to realise and apply that vital and eternal principle of mutual aid which is the foundation of the great movement your Congress represents, and also of the Party in whose name I again wish you every success.

I remain, yours very sincerely,

PHILIP SNOWDEN.

SUSPENSION OF STANDING ORDERS.

The CHAIRMAN brought forward a petition, signed by twenty delegates, to the effect that Congress, on the Tuesday afternoon, close at 3-55, instead of 5 o'clock. The desire of the petitioners in asking for this early closing of Congress was that the delegates might have the opportunity of accepting an invitation to a *conversazione* from the Mayor and Council of West Ham at 4 o'clock on the Tuesday afternoon. If necessary, to make up for some of the lost time, it was suggested that Congress might meet at 9-30, instead of 10 o'clock, on the Wednesday morning.

The delegates almost unanimously decided to grant the petition.

TELLERS.

The next business was the appointment of tellers as under :—Messrs. J. Blackwell, A. Bullock, A. Deans, J. Marlow, B. Tetlow, and W. Yates.

REPORT OF THE CENTRAL BOARD.

The next business on the agenda was the consideration of the report of the Central Board, and the Chairman intimated that with the consent of the delegates the report would be taken as read, and considered paragraph by paragraph. Agreed.



Report of the Central Board.

The work of the Co-operative Union does not alter much from year to year, therefore the report which is submitted annually by the Central Board of the Union to the Congress must necessarily go over much of the ground covered by reports of previous years. This year the Central Board have again to report general and steady progress throughout the movement, notwithstanding the heavy drawbacks which the societies have had to contend with, caused mostly by bad trade and fluctuating employment.

GENERAL PROGRESS.

1. POSITION OF THE MOVEMENT.

(See Appendix I., page 135.)

The societies have, as usual, been invited to furnish us with statistics giving particulars of their trade and position at the end of the year 1903. Also, as usual, we have experienced considerable difficulty in obtaining the required information. Full particulars of the returns received from the societies will be found in the statistical portion of the report. The totals of the figures are given below, and are compared with those for the previous year :—

	1902		1903
Number of societies	1,671	....	1,701
Number of societies to which the figures relate	1,638	....	1,660
Number of members	2,022,208	....	2,116,127
	£		£
Shares	25,904,113	....	27,017,278
Sales	85,586,708	....	89,216,223
Profits	9,594,353	....	9,873,385

ANALYSIS OF THE ABOVE FIGURES.

		Societies.	Members.	Shares.	Sales.	Profits.
				£	£	£
Wholesale Societies	1902	2	1,390	1,292,038	24,456,678	638,269
	1903	2	1,411	1,348,517	25,728,629	602,961
Retail Societies	1902	1,476	1,893,176	23,167,619	55,319,262	8,682,734
	1903	1,481	1,987,768	24,217,134	57,512,917	8,993,562
Productive Societies	1902	139	33,270	870,917	2,997,645	204,053
"	1903	146	33,944	872,779	3,078,827	208,259

		Societies.	Members.	Shares.	Sales.	Profits.
				£	£	£
Supply Associations	1902 ..	7 ..	91,483 ..	532,894 ..	2,670,855 ..	65,757
"	1903 ..	7 ..	88,498 ..	532,779 ..	2,719,088 ..	63,070
Special Societies	1902 ..	11 ..	1,284 ..	29,984 ..	86,624 ..	2,455
"	1903 ..	11 ..	1,402 ..	30,732 ..	94,726 ..	3,991
"Agricultural" Dairy						
and Farming	1902 ..	36 ..	1,605 ..	10,661 ..	55,644 ..	1,085
"	1903 ..	54 ..	3,104 ..	15,337 ..	82,036 ..	1,539

The names of the societies which have made no return are given in the appendix.

2. THE WHOLESALE SOCIETIES.

The figures relating to the two Wholesale Societies of England and Scotland are shown in the same form as last year. Both societies continue to make great progress.

1902.	Society Members.	Shares.	Loans.	Sales.	Interest on Capital.	Profits.
		£	£	£	£	£
The English Wholesale	1,106 ..	1,006,894 ..	1,641,380 ..	18,397,559 ..	48,975 ..	385,344
The Scottish Wholesale	284 ..	285,144 ..	1,533,235 ..	6,059,119 ..	13,923 ..	252,925
		<u>1,390 ..</u>	<u>1,292,038 ..</u>	<u>3,174,615 ..</u>	<u>24,456,678 ..</u>	<u>62,898 ..</u>
						<u>638,269</u>

1903.	Society Members.	Shares.	Loans.	Sales.	Interest on Capital.	Profits.
		£	£	£	£	£
The English Wholesale	1,133 ..	1,043,030 ..	1,797,590 ..	19,333,142 ..	51,578 ..	348,882
The Scottish Wholesale	278 ..	305,487 ..	1,674,241 ..	6,395,487 ..	14,757 ..	251,079
		<u>1,411 ..</u>	<u>1,348,517 ..</u>	<u>3,471,831 ..</u>	<u>25,728,629 ..</u>	<u>66,335 ..</u>
						<u>602,961</u>

(a) PRODUCTIVE DEPARTMENTS OF THE ENGLISH WHOLESALE.

	1902. Supplies. £	1903. Supplies. £		1902. Supplies. £	1903. Supplies. £
Boots, Shoes, &c. :—			Clothing :—		
Leicester	359,530 ..	375,570	Leeds	53,295 ..	49,655
Heekmondwike ..	67,964 ..	73,108	Broughton	42,716 ..	42,906
Rushden	45,134 ..	59,497	Corn Milling :—		
Soap, Candles, &c. :—			Dunston-on-Tyne	664,193 ..	668,961
Irlam	331,452 ..	379,789	Silvertown	327,436 ..	402,647
Biscuits, Sweets, &c. :—			Furniture Factory :—		
Crumpsall	160,152 ..	164,902	Broughton	13,136 ..	12,302
Preserves, Pickles,			Tobacco :—		
Sauces, &c. :—			Manchester	320,864 ..	358,609
Middleton	233,014 ..	283,697	Printing and Stationery :—		
Lard, &c. :—			Manchester	81,069 ..	86,919
West Hartlepool..	172,675 ..	124,160	Flannels :—		
Woollens :—			Littleboro'	19,220 ..	18,639
Batley	51,352 ..	48,871	Hosiery :—		
			Leicester		32,382

(b) PRODUCTIVE DEPARTMENTS OF THE SCOTTISH WHOLESALE.

	1902. Supplies. £	1903. Supplies. £		1902. Supplies. £	1903 Supplies. £
Boots and Shoes ..	242,728	.. 234,239	Tobacco.....	154,140	.. 157,920
Ettrick Mills and Clothing Factory	143,622	.. 144,592	Printing and Sta- tionery	37,706	.. 41,750
Cabinet and Brush	58,114	.. 56,831	Soap :—		
Corn Milling :—			Grangemouth ..	56,821	.. 51,010
Chancelot and Junction Mills..	547,752	.. 579,001	Miscellaneous De- partments	191,114	.. 189,183
Preserves and Con- fections	148,710	.. 173,095			

(c) THE BANKING DEPARTMENT OF THE ENGLISH WHOLESALE SOCIETY.

	Receipts. £		Payments. £		Profits. £
1902	42,376,364	....	42,268,675	....	18,708
1903	44,455,420	....	44,633,635	....	19,767

(d) SHIPPING DEPARTMENT OF THE ENGLISH WHOLESALE SOCIETY.

	Vessels owned.		Gross registered tonnage.		Gross earnings. £		Profit. £
1902	5	....	3,516	....	300,765	....	6,496
1903	6	....	4,879	....	312,447	....	2,907

3. THE DISTRIBUTIVE SOCIETIES.

The number of retail or distributive societies does not materially alter, because, of late years, our efforts have been directed more especially towards the amalgamation and consolidation of co-operative interests, as, in our opinion, it is much to the advantage of co-operators in new districts, and also for the good of the movement generally, that all new efforts should, wherever possible, be taken in hand by one or other of the successful and well-established societies already existing in the district. Of course there are some districts where no co-operative society exists, and where there is no other society within reasonable distance ; in such cases there is no alternative but to establish a new and separate society.

The distributive societies at the end of 1903 show results as follows :—

	Societies.		Members.		Shares.		Sales.		Profits.
1903	1,481	..	1,987,768	..	24,217,134	..	57,512,917	..	8,993,562
1902	1,476	..	1,893,176	..	23,167,619	..	55,319,262	..	8,682,734
Increase..	5	..	94,592	..	1,049,515	..	2,193,655	..	310,828

4. CO-OPERATIVE PRODUCTION.

(See Appendix II., page 138.)

We have obtained the usual information from the productive societies in regard to their progress, and also from the two Wholesale Societies in respect to their various productive departments.

(a) SUMMARY OF RETURNS :—

		Number of Societies.	Number of Emp'yes.	Capital Employed.	Trade during Year.	Profit.	Loss.
				£	£	£	£
England and Wales	1902	120	6754	999609	2381461	131198	1792
"	1903	125	6521	979688	2420258	127809	4290
Scotland	1902	19	1712	412559	616184	72855	....
"	1903	19	1851	461120	652793	80450	66
English Wholesale	1902	1	10385	1045899	2943202	80768	....
"	1903	1	11198	1208290	3182614	92756	2119
Scottish Wholesale	1902	1	5265	540900	1580713	85315	....
"	1903	1	4713	643315	1627624	90697	2554
Total	1902	141	24116	2998067	7521560	370196	1792
"	1903	146	24283	3292413	7883289	391712	9029

(b) SUMMARY OF INDUSTRIES CARRIED ON BY THE SOCIETIES.

		1902. £	1903. £
Cotton, Linen, Silk, and Wool	{ England	372,518	.. 304,044
	{ Scotland	88,770	.. 90,679
	{ Wholesale Societies	310,206	.. 337,046
		<u>771,494</u>	<u>.. 731,769</u>
Boots, Shoes, and Leather ..	{ England	318,328	.. 316,648
	{ Wholesale Societies	715,357	.. 742,414
		<u>1,033,685</u>	<u>.. 1,059,062</u>
Metal and Hardware	England	104,041	.. 97,692
Woodworking	{ England	38,657	.. 35,504
	{ Wholesale Societies	71,250	.. 69,133
		<u>109,907</u>	<u>.. 104,637</u>
Building and Quarrying	{ England	77,947	.. 107,265
	{ Scotland	5,407	.. 5,553
		<u>83,354</u>	<u>.. 112,818</u>
Printing and Bookbinding ..	{ England ...	109,310	.. 114,654
	{ Scotland	15,331	.. 14,659
	{ Wholesale Societies	118,776	.. 128,668
		<u>243,417</u>	<u>.. 257,981</u>

		1902. £	1903. £
Corn Milling	{ England	1,294,913	.. 1,373,155
	{ Wholesale Societies	1,539,382	.. 1,650,609
		<u>2,834,295</u>	<u>.. 3,023,764</u>
Baking	{ England	13,161	.. 15,947
	{ Scotland	506,676	.. 541,902
		<u>519,837</u>	<u>.. 557,849</u>
Various	{ England	52,586	.. 55,349
	{ Wholesale Societies	1,768,944	.. 1,882,368
		<u>1,821,530</u>	<u>.. 1,937,717</u>
Total, 1903		7,883,289	
„ 1902		7,521,560	
Increase		<u>361,729</u>	

(c) PRODUCTION BY DISTRIBUTIVE SOCIETIES.

Last year we made an effort to obtain some particulars as to the extent to which distributive societies carried on productive departments. We found some difficulty in arriving at anything like exact information on this point, owing to the fact that many societies do not keep a separate account in respect to each of their productive departments.

We obtained some particulars from 647 societies showing that they carried on various productive departments, whose total output amounted to £4,534,145 for the year 1902. Seeing that the societies found so much difficulty in getting out the details asked for, and that the returns themselves were far from complete, we have not troubled them to supply similar information this year, but we hope, another year, to extend our inquiry in this direction, by which time we trust that all societies will have so re-modelled their system of account keeping as to be able to show separately the extent and result of their productive works.

(d) STATISTICAL RETURNS.

Full details of all the productive societies, and the Wholesale Societies' productive departments, will be found in the statistical portion of the report.

(e) DIVISION OF PROFITS.

There will also be found in the appendix some particulars as to the methods adopted by the various productive societies in the division of their profits according to their rules.

(f) NEW EFFORTS.

It may not be out of place here to call attention to one or two new elements in co-operative production which have come more into prominence during the last year, viz., the formation of the North Wales Quarries Limited, which is, in a great measure, the outcome of the very sympathetic resolution passed by the

Doncaster Congress. As the result of that resolution co-operative societies subscribed about £14,000 towards the establishment of these co-operative slate quarries, which are now being carried on profitably and employ nearly 300 men. The other is the establishment of a co-operative shirt factory at Sligo, in Ireland, which is carried on for the benefit of the workers, and appeals to the more fortunate co-operators of Great Britain for support in its trade.

Specimens of the productions of these and other societies may be seen in the Congress Exhibition.

5. CO-OPERATIVE FARMING.

(See Appendix III., page 143.)

As regards farming by co-operative societies, either as special farming societies or by retail or wholesale societies as part of their business, we have nothing new to report.

About the same number of societies as last year have land which they either own or rent, which is used by them for farming, for market gardening, and for accommodation for cattle and horses. We submit a summary of the returns we have received from the societies:—

(a) FARMING BY WHOLESALE OR DISTRIBUTIVE SOCIETIES.

Section.	Acreage.	Capital.	Rent	Profit	Loss.
		£	£	£	£
Midland.....	1,848	21,135	2,796	817	356
Northern	2,766	68,083	3,232	1,510	919
North-Western..	915	27,223	1,546	217	906
Scottish	781	10,128	1,662	520	820
Southern	774	20,042	728	48	1,224
South-Western..	112	900	250	43	..
Total	7,196	147,511	10,214	3,155	4,225

(b) FARMING SOCIETIES.

Section.	Societies.	Acreage.	Capital.	Rent.	Profit	Loss
			£	£	£	£
Southern.....	1	223	3,709	..	2	....
Western	1	252	1,129	157	83	....
Total	2	475	4,838	157	85	..

6. AGRICULTURAL SUPPLY AND DISTRIBUTION.

(See Appendix IV., page 145)

Although farming by co-operative societies does not make any advance there is a growing inclination on the part of farmers themselves towards the adoption of co-operative methods and ideas. This is shown in the increasing number of co-operative societies formed by groups of farmers for the purpose of supplying themselves with everything required in agricultural pursuits, and also with the object of providing a better means of disposing of their produce. Through the efforts of the Agricultural Organisation Society in London the farmers of this country are rapidly realising the advantages which co-operation can confer upon them. During the year negotiations have been in progress between the Agricultural Organisation Society and the Co-operative Wholesale Society, which it is hoped will lead to close relations being established between the Wholesale Society and the agricultural societies. A return, showing the number and position of the agricultural societies already formed, is submitted in the appendix.

Resolution.—"That this Congress notes with satisfaction the growth of co-operation amongst agriculturists, as evidenced by the numerous co-operative societies established during recent years for the purpose of supplying farmers and others with the machinery, implements, manures, seeds, &c., required in their business, and also for distributing their produce on a co-operative system. Believing it desirable that a close connection should be maintained between all branches of the co-operative movement in this country, the Congress pledges itself to assist in the development of co-operation in this direction by encouraging the Agricultural Organisation Society in its work, and by using its influence towards the establishment of mutual trading relations between the Co-operative Wholesale Societies and the agricultural societies."

7. AGRICULTURAL SMALL HOLDINGS.

Congress has at various times passed resolutions in favour of "the cultivation of land by small holders." The subject was discussed at the Peterborough Congress in 1898, and again at Liverpool, Cardiff, and Doncaster, in 1899, 1900, and 1903. In order to refresh the memory we quote the terms of the resolution passed at Cardiff:—

That this Congress desires that co-operators should not lose sight of the importance of co-operative principles and methods being applied to agriculture, in such a manner as to improve the conditions under which the agricultural worker has to labour and to live; and that, for this purpose, attention be drawn to the desirability of organising

workers on the land, in societies of small holders and cultivators, so as to enable them to obtain the utmost benefits to be derived from co-operation, both in their labour and in their responsibilities.

Nothing has resulted from the passing of these resolutions at previous Congresses, but we bring the subject before you again as one of urgent importance. In order to facilitate matters and to cause the subject to be better understood, we prevailed on Alderman Winfrey to write a short practical paper giving information as to what had really been achieved by the cultivators of small holdings on estates in Lincolnshire and Norfolk, where the idea had passed from the experimental to the practical stage. We requested the sectional boards and district associations to have Mr. Winfrey's paper discussed at their conferences in order that delegates to this Congress would be better prepared to consider its proposals.

The United Board suggested that the conferences should consider "the desirability of forming a 'Co-operative Landowning Society,' for the purpose of finding an outlet for surplus capital, and also with the object of utilising the land for cultivation by small holders working on a co-operative basis." We now submit the question for your consideration.

Resolution.—'That this Congress endorses the resolutions passed by previous Congresses in regard to 'Small Holdings,' and hereby authorises the United Board to prepare and submit to the societies a scheme for the establishment of a 'Co-operative Landowning Society,' with the object of buying land for the purpose of being *rented* in suitable plots to agricultural workers for cultivation by them and their families. Further, that the societies which already possess land suitable for cultivation be also urged to try the experiment of letting the same to 'small holders' at fair and reasonable rents. In either case the allotted acreage to be sufficient to enable the worker to live by the result of his labour on the land, and not to use it as supplementary to other employment.'

8. SMALL SAVINGS, OR PENNY BANKS.

We are able this year to give some figures showing the extent to which societies give facilities to the children of members to accumulate savings through the medium of the penny bank. It would occupy too much space to give the particulars relating to each society in detail, but we give below a summary showing the number of societies in each section which carry on a penny bank department:—

SECTION.	No. of Societies.	No. of Depositors.	Amount of Deposits.
			£
Ireland.....	2	424	232
Midland	99	104,816	141,015
Northern.....	48	33,774	58,107
North-Western	205	264,614	480,951

SECTION.	No. of Societies.	No. of Depositors.	Amount of Deposits. £
Scottish	71 ..	70,849 ..	171,501
Southern.....	104 ..	58,739 ..	91,144
South-Western	27 ..	13,056 ..	27,498
Western	31 ..	24,614 ..	25,370
	587 ..	570,886 ..	995,818

Resolution.—"That the Congress expresses its appreciation of the fact that 587 societies are shown in the report as having 'Penny Banks,' and that deposits to the amount of £995,818 are now invested in them. Realising the importance of giving the utmost facilities to the children of members to invest their small savings, the Congress urges upon all societies which have not yet established a 'Penny Bank' department the desirability of doing so at the earliest opportunity."

9. CO-OPERATIVE INSURANCE.

(a) GENERAL INSURANCE.

The thirty-sixth annual report of the Co-operative Insurance Society shows that during the year 1903 the number of society members was increased to 545, and the number of individual members was reduced to 81.

The following comparative statements relate (a) to the ordinary life, fidelity, and fire departments, and (b) to the industrial and special branches of the life department.

(a)

Year		Ordinary Life.	Fidelity.	Fire.
1902....	No. of risks insured	1,825 ..	2,570 ..	80,149
1903....	" "	2,066 ..	2,672 ..	86,600
		£	£	£
1902....	Sums assured.....	158,389 ..	277,181 ..	18,043,211
1903....	" "	180,535 ..	290,483 ..	19,326,737
1902....	Premium income	7,545 ..	2,005 ..	23,141
1903....	" "	8,697 ..	2,063 ..	25,074
1902....	Claims paid.....	2,018 ..	708 ..	18,179
1903....	" "	1,629 ..	81 ..	13,066

(b)

Year.	Weekly Premiums.		Monthly Premiums.		Quarterly, Half-yearly, and Yearly Premiums	
	No. of Policies.	Sums Assured.	No. of Policies.	Sums Assured.	No. of Policies.	Sums Assured
1902....	237 ..	£2,108 ..	4,614 ..	£48,713 ..	7,687 ..	£78,624
1903....	274 ..	£2,897 ..	5,175 ..	£54,526 ..	10,389 ..	£107,028

The increase in the special branch in which the premiums are paid quarterly, half-yearly, and yearly, is much greater than in the industrial branch; and it is stated in the report that those policy holders in these branches who, in 1903, paid their premiums at longer intervals than weekly, saved in the aggregate £1,064 as compared with the cost of assurance by weekly premiums.

The committee have adopted a method of collective accident insurance for members of co-operative societies.

“For a uniform premium of one penny per member per annum, the Co-operative Insurance Society Limited will insure a uniform sum of £5 per member, payable in case of death from accident
A society may have any multiple of £5 per member insured by paying a proportionate premium.”

(b) WORKMEN'S COMPENSATION ACT.

The advisability of undertaking workmen's compensation business has been considered from time to time by the committee of the Insurance Society, but the unsatisfactory state of the law, the absence of reliable statistics, and the low rates, due to excessive competition, which have forced some companies to discontinue this class of business, have combined to satisfy them that the time is not yet ripe for co-operative societies to undertake it. In the meantime, however, the society acts as agent for offices which transact this branch of business on reasonable terms.

COLLECTIVE LIFE ASSURANCE.

The Co-operative Insurance Society has introduced a method of assurance which will (1) enable the members of co-operative societies to save about 38 per cent in their payments for assurance at death, a saving which in the aggregate, when all distributive co-operative societies are thus assured, is likely to amount to £100,000 per annum; (2) enable co-operative societies to offer, as a special inducement to working people to enrol themselves as members, a sound assurance scheme under their own control, in place of unsound “pension” and “assurance” tea schemes offered by private traders; (3) encourage each member to purchase all he can from his own co-operative society.

The benefits are in proportion to the purchases by the members. Every additional £1 of average purchases secures an additional 4s. at death, the contribution to the Insurance Society being 1d. for each £1 of members' purchases.

A society adopting this method of collective assurance and paying a dividend of 2s. 5d., would pay the equivalent of a 2s. 6d. dividend, besides benefiting the members, by economy in life assurance, to the extent of nearly another half-penny per £1 of purchases.

The profit or loss will be ascertained at the end of each year. In the event of there being a surplus, it will be applied to provide for fluctuations of mortality and claims, and to increase the sums payable at death.

Resolution.—“That the Congress commends to the notice of societies the new scheme for ‘Collective Insurance,’ which has recently been established by the Co-operative Insurance Society.”

10. CO-OPERATIVE JOURNALS.

There has not been any increase in the number of journals and records published within the movement, but it is satisfactory to report that the circulation of the principal publications has increased.

(a) CO-OPERATIVE NEWSPAPER SOCIETY.

		Average Weekly Sales.	No. of Societies taking the "News."	Capital £	No. of Shareholders.
1902	....	63,494	.... 834	11,402	.... 324
1903	....	65,340	.... 883	11,414	.... 323

(b) MONTHLY AND OTHER PUBLICATIONS.

	No. of Societies Supplied.	Monthly Circulation.
The Wheatsheaf	403	250,000
†Scottish Co-operator	—	22,000
Labour Co-partnership	—	5,020
Educational Association (Northern Sec- tion) Record	4	6,000
District Records:—		
†Kettering	14	6,270
Leicester	18	3,500
Nottingham	16	625
Records published by Societies:—		
Ashton-under-Lyne		2,000
Blackpool		2,500
Bolton		14,000
Burnley		6,000
†Bury		10,000
Cainscross and Ebley		2,400
Chorley		1,500
Coventry		2,000
Derby		6,000
Eccles		5,000
Failsworth		4,000
Gloucester		1,500
†Keighley		5,000
Lancaster and Skerton		2,000
Leeds		16,000
Leicester		7,000
Leigh		5,500
Lenton and Nottingham		4,000
†Lincoln		7,000
Manchester and Salford		7,000
*Middlesbrough		10,000
Norwich		4,000
Oldham Industrial		8,000
Pendleton		8,000
Perth (City of)		3,500
Plymouth		10,000
Preston		8,000

* Issued every two months. † Issued quarterly. ‡ Issued weekly.

Records published by Societies:—	Monthly Circulation.
†Radeliffe and Pilkington.....	4,500
Reading	5,000
Stratford	3,000
Woolwich	8,000
Workington Beehive	240
„ Industrial	750
Total	476,805

† Issued quarterly.

11. SOCIETIES REGISTERED IN 1903.

(See Appendix V., page 147.)

The Industrial and Provident Societies Act is now used for the registration of societies for such a variety of objects that it has become a difficult matter to distinguish between what is “Co-operative” and what is not. We give in the appendix a complete list of all the societies registered under the Act during 1903, but many of these are of a kind which could not very well be classified for inclusion in our returns.

The following is a summary of the societies registered during 1903:—

	No. of Societies.	Distributive.	Productive.	Agricultural and Dairy.	Special.
England & Wales ...	120	30	16	16	58
Scotland	10	2	2	1	5
Ireland	96	3	—	69	24

12. SOCIETIES DISSOLVED OR AMALGAMATED IN 1903.

(See Appendix VI., page 158.)

In a movement like our own, where enthusiasm often outruns discretion, and where over-confidence sometimes breeds disaster, we have usually to chronicle a certain number of failures. We give in the appendix a list of those societies which have from one cause or another gone out of existence in 1903. Some of these societies have failed through absolutely bad management and an utter disregard of their responsibilities by the committees. Others, however, have had their names removed from the register not as the result of failure, but from a wise decision on their part to amalgamate with neighbouring societies, and thus strengthen the position of the movement in their respective localities.

	No. of Societies Dissolved.	No. of Societies Amalgamated.	Distributive.	Productive.	Agricultural and Dairy.	Special.
England & Wales..	53	2	26	10	4	15
Scotland....	8	2	8	—	—	2
Ireland	6	—	—	1	2	3

13. THE REGISTRAR'S RETURNS.

(See Appendix VII., page 162.)

(a) RETURNS FROM SOCIETIES.

In contrast with our own statistical returns, which only include such of the societies registered under the Act as are considered to be "co-operative" in their constitution, together with a few which, although registered as "companies," are members of our Co-operative Union, we submit, as last year, a summary of the Registrar's returns for 1902, including all the societies, of whatever kind, which have been registered under the Act of 1893, shown by their country and county. It will be seen that the number of societies registered is considerably in excess of the number included in our own returns.

(b) CREDIT TRADING.

The returns of the Registrar again show that credit trading has a firm hold on the movement, notwithstanding all our professions to the contrary. The fact is, the societies are becoming too commercial and too anxious for big returns, and in consequence the ideals of the movement suffer. We suggest that it is time that steps be taken to check this flagrant departure from the first principles of the movement. Credit trading is practised by our principal societies; it is not surprising that the smaller societies try to follow their example. We have been asked on several occasions to draw up rules sanctioning credit trading, so as to make it easy and legal for societies to carry on this business, but we have invariably declined to assist in this departure from co-operative principles.

The following is a summary of the Registrar's returns in regard to credit trading:—

	Giving Credit.	Not Giving Credit.
England and Wales	969	376
Scotland	261	49
Ireland	171	82

Naturally, in studying these figures, allowance must be made for the societies which carry on business as manufacturers, and which, of course, have to give credit to their customers like other manufacturers, but this does not hide the fact that a large number of distributive societies give credit, and that this is done mostly for the convenience of people who could afford to pay cash, whilst the poorer members, who have little to spend, are compelled to pay cash for all they purchase.

Resolution.—"That this Congress desires once again to place on record its emphatic condemnation of the system of credit trading, which appears to be growing in the movement, and calls upon all societies to use their utmost efforts to abolish the credit system and to substitute cash payments for all goods sold in their shops."

INTERNAL ORGANISATION.

14. SOCIETIES MEMBERS OF THE UNION.

The following societies have been added to the membership of the Union during the year:—

Ireland: Lissarda Dairy, and Sligo Manufacturing.

Midland Section: Codnor Park and Selston Baking, Derby Printers, Derby Umbrella Makers, Leicester Carriage Builders, Long Eaton Printing, Midland Locksmiths (Willenhall), Morning Star Sundries (Leicester), Southwell, Stratford-on-Avon, and Warsop Vale.

Northern Section: Belsay.

North-Western Section: Allerton, Colwyn Bay, Eagley, Ffynnon Groyw, Grange-over-Sands, Hoylake and West Kirby, Llanrug, Market Weighton, North Wales Quarries, Oxeroft, Park Lane, Pocklington, Ribchester, Shawforth, Uppertown, and Water.

Scottish Section: Bonnyrigg, Douglas Water, Fergushill, Haddington, Muirkirk, Scottish Guild of Handicraft (Glasgow), and Troon.

Southern Section: Berkhamsted Agricultural, Chesham Boot and Shoe Clacton, Croxley, Garden City Press (Hitchin). Co-operative Permanent Building, Ealing Tenants, Mosaic Workers (London), Margate, Olney, Royston, St. Albans, and Willingham.

South-Western Section: Bodmin, Chard, Honiton, Kingswear and Dartmouth, Penzance, St. Austell, St. Blazey, and Sidmouth.

Western Section: Burry Port, Gorseinon, and Kemble.

The following table shows the percentage of societies in each section which are members of the Union:—

Section.	Total No. of Societies.		Members of Union.		Non-Members of Union.	Per Cent. Members of Union	
						1903	1904.
*Ireland	24	....	10	....	14	—	
Midland.....	272	....	190	....	82	68·6	70·2
Northern	152	....	132	....	20	89·3	86·8
North-Western..	509	....	377	....	132	71·5	74·0
Scottish.....	302	....	191	....	111	59·6	63·0
Southern	256	....	192	....	64	75·7	75·0
South-Western..	75	....	50	....	25	64·1	66·6
Western.....	111	....	64	....	47	61·5	57·6
			1701		1206		495

* Distributive only.

Societies members of the Union in 1904 1,206

Societies members of the Union in 1903 1,169

Increase..... 37

SUMMARY OF MEMBERSHIP.

	No. of Societies.	Per Cent.	Membership of Societies.	Per Cent.
Members of Union . .	1206	70.9	1,936,600	91.5
Non-members of Union ..	495	29.1	179,527	8.5
Total number of societies	1701	Total membership	2,116,127	

The undermentioned societies have been removed from the list of members :—

Ireland : None.

Midland Section : Leicester Hosiery (taken over by C.W.S.), Associated Beverage Manufacturers, Eastwood (taken over by Langley Mill Society).

Northern Section : Upperby and Warwick Bridge.

North-Western Section : Baildon.

Scottish Section : Greenock Industrial (amalgamated), Hamilton, Chapel Street (amalgamated), Labour Literature (Glasgow), and Scotstoun and Whiteinch (amalgamated).

Southern Section : Canterbury. British Bone Brush (London), South London General, Margate, Studham, and Swanbourne.

South-Western Section : Plymouth House Painters (wound up).

Western Section : Coln St. Aldwyns.

15. THE UNITED BOARD.

The following were appointed by their respective sections to represent them on the United Board for the Congress year :—

Section.	Representatives.
Midland	Messrs. S. Butler and D. M'Innes.
Northern	Messrs. F. A. Ciappessoni and W. Scott.
North-Western . .	Messrs. S. Fairbrother, J. Johnston, and J. T. Taylor.
Scottish	Messrs. J. Deans and M. Neil.
Southern	Miss Spooner and Mr. H. J. May.
South-Western . .	Mr. T. Gidley.
Western	Mr. R. Warne.

The Board has held meetings as under, viz. :—September 18th and December 18th, 1903, and on March 18th, 1904.

Miss Spooner was elected to preside over the United Board for the year.

16. THE OFFICE COMMITTEE.

The sectional boards appointed the following members of the United Board to represent them on the Office Committee :—

Section.	Representatives.
Midland	Mr. D. M'Innes.
Northern	Mr. F. A. Ciappessoni.
North-Western	Messrs. S. Fairbrother and J. T. Taylor.
Scottish	Mr. J. Deans.
Southern	Miss Spooner.
South-Western	Mr. T. Gidley.
Western	Mr. R. Warne.

Miss Spooner also presided over the meetings of the Office Committee.

A Sub-Office and Finance Committee, consisting of Messrs. M'Innes, Deans, Fairbrother, and Taylor, was appointed to deal with matters of finance and also to act in matters of emergency.

17. THE COMMITTEES OF THE UNION.

The following is a list of the various committees which have been in existence during the past year :—

- (a) Committee on Education.
- (b) Committee on Production.
- (c) International and Foreign Inquiry Committee.
- (d) Joint Propaganda Committee.
- (e) Joint Committee of Trade Unionists and Co-operators.
- (f) Joint Parliamentary Committee.
- (g) Exhibitions Committee.
- (h) Co-operative Defence Committee.

REPORTS OF COMMITTEES.

18. THE COMMITTEE ON EDUCATION.

The Committee on Education for the past Congress year has consisted of the following members, viz.:—

Section.	Representative.
Midland.....	Mr. J. Potter.
Northern	Mr. W. R. Rae.
North-Western	Messrs. E. Booth and J. Thompson.
Scottish	Mr. W. Allan.
Southern	Mrs. Abbott.
South-Western	Mr. A. Bullock.
Western	Mr. J. Price.

Representing the Women's

Co-operative Guild..... Mrs. Bury.

Representing Educational Committees' Associations:

Midland.....	Mr. C. L. Deucher.
Northern	Mr. A. Armstrong.
North-Western	Mr. T. Bleasdale and Rev. E. F. Forrest, M.A.
Southern	Mr. W. H. Berry.

Messrs. W. R. Rae and C. E. Wood were re-appointed Chairman and Secretary respectively.

A Sub-Committee was appointed, consisting of the following members:— Messrs. W. R. Rae (chairman), W. H. Berry, E. Booth, E. F. Forrest, and the Secretary.

REPORT OF COMMITTEE.

Four meetings of the full Committee have been held during the Congress year, and five meetings of the Sub-Committee.

The first meeting of this Committee was largely taken up with dealing with grants, prizes, scholarships, and certificates gained in the examinations of the various classes for the previous session. We give below the particulars submitted.

(a) CERTIFICATES GAINED.

	Advanced, Elementary. Preliminary.			
Co-operation.....	31	43	23	
Industrial History	46	13	2	
Citizenship	—	17	14	
Bookkeeping.....	57	129	87	
	134	202	126	

Summary of the results for the years 1902 and 1903:—

	Book-keeping.	Co-operation.	Industrial History.	Citizenship.	Co-op. Official.	Auditing.
1903	273	97	61	31	1	15
1902	325	71	55	32	No exam.	8
Increase	—	26	6	—	1	7
Decrease	52	—	—	1	—	—
Total, 1903					478	
„ 1902					491	
Decrease					13	

(b) GRANTS AND PRIZES AWARDED.

	1903.			1902.		
	£	s.	d.	£	s.	d.
Grants	41	12	6	91	0	0
Prizes.....	9	2	6	17	5	0
	£50	15	0	£108	5	0

Decrease for the year 1903, £57. 10s.

The decrease was due mainly to the new regulation coming into operation with respect to the non-payment of grants and prizes in the preliminary and elementary stages of "Bookkeeping," and which, in future, will be abolished altogether in this subject.

(c) SCHOLARSHIPS.

The eight scholarships, value £2. 10s. each, to enable the winners to attend the Oxford Summer Meeting of University Students, had been awarded to the following students:—

Subject.	Names.	Class.
Co-operation	T. Dawe	Plymouth.
"	W. Clayton	Consett.
"	E. J. Lethbridge ..	Plymouth.
Industrial History	R. Whittaker	Colne.
"	Miss G. Balmforth .	Huddersfield.
Citizenship	Miss J. Elliot	Brotherhood Trust (London).
Bookkeeping	J. D. Littlejohn ..	Edinburgh—St. Cuthbert's.
"	S. Morrell	Derby.

REPORT FOR PRESENT SESSION.

(a) CLASS WORK.

We have pleasure in submitting the following report in regard to the class work organised by the Committee during the session of 1903-4. Our junior class work has been revised, a new text book entitled "Our Story" has been prepared at the request of the Committee by Miss Nicholson (of Preston), one written examination has been done away with and an oral one instituted in its place, the grants paid on the success of the juniors have been increased, and we trust this branch of our work has now been placed on a sound basis.

In connection with the senior classes in the subject of "Co-operation," we have had in operation during the session a tentative scheme embracing, in addition to the subject of "Co-operation," the subjects of "Industrial History" and "Citizenship," which we believed would be for the advantage of the student and the teacher. In some quarters the new plan was received very favourably, but in other quarters it was much criticised, and therefore the Committee decided that societies forming classes should have the option of either working under the old regulations or adopting the new scheme. The classes in the subjects of "Industrial History" and "Citizenship" have been continued as heretofore. To give the teachers an opportunity of expressing their opinions on the re-arranged plan, we convened a conference at Derby, on Saturday, October 17th, 1903, which was attended by about fifty delegates. A good discussion ensued on the paper prepared by our chairman (Mr. Rae), some approving and others disapproving of the new plan.

As a result of further consideration, we have decided to withdraw the new scheme for next session, and have substituted in its place one prepared, at the request of the committee, by Miss J. P. Madams (London), full particulars of which will be found in the new "Educational Programme." We have decided that all

societies forming classes next session in the subject of "Co-operation" must work in accordance with the syllabus laid down under the altered conditions, and they will not have the option of working under the old regulations as was allowed this session.

In the meantime, pending further consideration, classes in the subjects of "Industrial History" and "Citizenship" will be held under the old conditions, but the Committee hope, during the Congress year, to re-arrange the class work in these two subjects on lines somewhat similar to that now arranged in the subject of "Co-operation."

A new text book has been prepared, entitled "Industrial Co-operation," under the supervision of the Southern Educational Association, which we believe will not only be most acceptable to teachers and students, but to co-operators throughout the kingdom.

In regard to the classes held in the subject of "Bookkeeping," we have also in course of preparation a new text book on this subject. The work is being prepared by Mr. Alfred Wood, A.C.A. (Honours), of Manchester, and we hope to publish the same towards the latter part of August next. The syllabus of work has also been rearranged on a somewhat new plan, the needs of the movement being one of the chief considerations.

The object of the Committee has been to improve generally the class work carried on under the auspices of the Union, and up to the present there has been accomplished—

- (1) Revised scheme of junior co-operative work and adoption of new class book.
- (2) Re-arrangement of co-operative class work in the subject of "Co-operation" for seniors, and new text book.
- (3) New scheme of class work in the subject of "Co-operative Book-keeping," and text book (in course of preparation).
- (4) Classes or "Reading Circles," without examinations, in the subject of "Co-operation," to commence next session.

We hope to complete a revised scheme of class work in the subjects of "Industrial History" and "Citizenship" during next session, and then it is earnestly hoped the class work of the Union will be more largely taken up by societies in the general interests of the movement.

We append herewith the particulars relating to the various classes for the past session, viz. :—

JUNIORS' CLASSES.

The number of classes held has been 97 by 45 societies, and the number of children examined in the "written" examinations was 1,195, whilst the number of juniors present at the "oral" examinations was 1,124.

The certificates issued have been as follows :—

	Certificates of Merit.	Certificates of Attendance.
Session 1903-4.....	979	1709
„ 1902-3.....	1093	1455
Decrease.....	114	Increase.. 254

In connection with the re-examination in the "written" section, we have to report that 69 papers have been sent in.

Mrs. Fewins (Plymouth) has kindly acted as examiner, and also prepared the test questions for the examination.

SENIOR CLASSES.

Session.	Co-OPERATION.		Old Conditions.		Industrial History.	Citizenship.		Book-keeping.
	New Scheme.	..	7	..	7	..	2	..
1903-4	8	..	7	..	7	..	2	..
1902-3	—	..	10	..	10	..	6	..
Increase ..	8	..	—	..	—	..	—	..
Decrease ..	—	..	3	..	3	..	4	..
Total Session 1903-4					66 Students.			
" " 1902-3					60 "			
Increase					6			

STUDENTS ENROLLED.

Session.	Co-OPERATION.		Old Conditions.		Industrial History.	Citizenship.		Book-keeping.
	New Scheme.	..	106	..	169	..	76	..
1903-4 ..	128	..	106	..	169	..	76	..
1902-3 ..	—	..	188	..	217	..	104	..
Increase..	128	..	—	..	—	..	—	..
Decrease..	—	..	82	..	48	..	28	..
Males	Session 1903-4.		1517		Males		Session 1902-3.	
Females	288				Females		427	
	1805						1664	

The increase over the previous session is 141 students.

EXAMINATIONS.

The various examinations were held as under, viz:—

Subject.	Date.
Junior Examinations	On the class night during the first week of March.
Co-operative Officials	Wednesday and Thursday, March 9th and 10th.
Bookkeeping	Wednesday, March 16th.
Blandford Scholarships	Thursday, March 17th.
Citizenship	Monday, March 21st.
Industrial History	Tuesday, March 22nd.
Auditing	Tuesday, March 22nd.
Co-operation	Wednesday, March 23rd.
Bookkeeping - Teachers (Scotland)	Wednesday, March 23rd.
Honours	Wednesday, March 30th.

The examiners appointed were as follows:—

Subject	Examiner.
"Co-operation" (new scheme).....	Mr. L. L. PRICE, M.A. (Oxford).
" " (under old conditions)	
"Industrial History"	
"Citizenship"	
"Honours"	Messrs. APPLEBY & WOOD (Manchester).
"Bookkeeping" (England and Wales)	
"Auditing"	
"Bookkeeping" (Scotland)	
	Mr. R. MACINTOSH (Glasgow).

TEACHERS' BOOKKEEPING CLASS.

The class for the training of teachers in the subject of "Bookkeeping" has again been held under the auspices of the Scottish Section of the Co-operative Union, and we have undertaken the examination of the students. The examination was held on Wednesday, March 23rd, and Mr. R. Macintosh kindly officiated as examiner

The number of candidates who entered for the examination was 19, and the number of papers returned was 16.

STUDENTS FOR EXAMINATION.

The number of students who entered for the various examinations, compared with the previous session, is as follows:—

	CO-OPERATION.		Industrial		Citizenship.		Book-	Co-operative		Auditing.
	New	Old	History.				keeping.	Officials		
	Scheme.	Conditions.								
1904	73	.. 94	.. 109	.. 56	.. 916	.. 1	.. 24			
1903	—	.. 138	.. 155	.. 82	.. 734	.. 1	.. 38			
Increase ..	73	.. —	.. —	.. —	.. 182	.. —	.. —			
Decrease ..	—	.. 44	.. 46	.. 26	.. —	.. —	.. 14			
Total, 1904 ..					1273					
„ 1903					1148					
Increase					125 Students.					

The papers returned were as follows:—

	CO-OPERATION.		Industrial		Citizenship.		Book-	Co-operative		Auditing.
	New	Old	History.				keeping.	Officials		
	Scheme.	Conditions.								
1904 ..	59	.. 68	.. 59	.. 36	.. 703	.. 1	.. 19			
1903 ..	—	.. 101	.. 68	.. 34	.. 515	.. 1	.. 31			
Increase 59	.. —	.. —	.. —	.. 2	.. 188	.. —	.. —			
Decrease —	.. 33	.. 9	.. —	.. —	.. —	.. —	.. —			
Total, 1904					945					
„ 1903					750					
Increase					195 Papers.					

EXAMINATION IN AUDITING.

We have decided that until the year 1907 the regulation that candidates shall have obtained the "Co-operative Officials'" certificate before being eligible to sit for the "Auditing" examination shall not come into operation, but that the "Auditing" paper shall contain questions in the subject of "Co-operation," in order to test candidates in their knowledge of the movement.

We believe this concession will be welcomed by many candidates who are desirous of obtaining our auditing certificate, and we hope in the meantime the examination for "Co-operative Officials" will become more popular, and that a large number of candidates will sit for this certificate.

REGISTER OF AUDITORS.

We were requested by one of the sectional boards during the year to compile a register of auditors who have been engaged not less than five years continuously in auditing the accounts of co-operative societies. We agreed to the request, but made it a condition that the sectional boards concerned should decide as to the names of candidates to be included in such list. However, we are informed that the publication of such a list does not come within the scope of our work, and therefore cannot be issued by this Committee.

We have, however, decided that such candidates as have been auditing the accounts of a co-operative society continuously for five years will be allowed to sit for the "Auditing" examination without previously obtaining our "Book-keeping" certificate. We trust that a large number will take advantage of this offer, and, if successful, their names will be included in the "certificated" list of auditors published in our annual "Programme."

JOINT EXAMINATION WORK.

We regret that no class has yet been examined under the auspices of the Oxford University Extension Delegacy. We have on our list ten teachers qualified to teach such classes. In connection with this we also regret that, owing to a lack of candidates, a teachers' examination for the purpose of qualifying teachers was not held, as arranged, in July last.

TRAINING OF CO-OPERATIVE TEACHERS.

With the authority of the United Board we have been in communication with the various sectional boards during the year with a proposal to establish in each section a special class for the training of teachers to teach classes in the subject of "Co-operation."

The United Board sanctioned an expenditure up to £10 in each section for this purpose. We have to report that the proposal was adopted by two sections, viz., Southern and South-Western. The number of candidates enrolled in the Southern Section class was 21, and in the class held in the South-Western Section 7. The examination of such classes has been undertaken by the sectional boards concerned.

BLANDFORD TRAVELLING SCHOLARSHIPS.

Eight candidates competed for the two prizes, value £10 each, given in connection with these scholarships, and the two winners are J. A. Matthews (Lincoln) and H. A. Rowe (Plymouth).

LANTERN WORK.

During the year we have had under consideration the desirability of re-organising our lantern work, and bringing the slides, &c., more up to date. The work entailed in the re-arrangement of our class work has, however, taken up more time than we anticipated. We hope to do something in this matter during the coming session. The Co-operative Union possesses six lanterns, which are stationed at different centres.

The demand for slides during the past session has been as follows:—

	Applications.	Slides Issued.
Central Office, Manchester	175	11,570
Northern Section	12	2,000
Scottish Section	5	700
Southern Section.....	153	13,000
South-Western Section	6	660
Totals.....	351	27,930

"CITIZEN" SUBJECTS.

The special "Citizen" subjects, which we brought before the notice of co-operators for consideration during the year, were "Co-operation and the Poor," "Municipalisation," and the "Temperance Problem." We included in our "Educational Programme" a list of books and pamphlets dealing with these three important questions.

LECTURES LIST.

We again published in our "Programme" a list of lecturers and the titles of about 300 lectures, and we hope the publication of the list has been found useful by educational committees when making their lecture engagements.

CONFERENCES.

We have been in communication with the district associations (in England and Wales) during the year, and offered the services of the members of this Committee for the purpose of giving addresses at conferences on "Co-operative Education."

The following conferences have been attended:—

District.	Representative.
Cheshire and North Wales.....	Mr. J. Thompson.
Lincoln	Mr. J. Potter.
North-East Lancashire	Rev. E. F. Forrest, M.A.

In view of the fact that our chairman will read a special paper on "Educational Funds" at the Congress, we do not propose to hold our usual Monday evening meeting at Congress, but leave the evening to be utilised for the celebra-

tion of the "coming of age" of the Women's Co-operative Guild, to the members of which we offer our heartiest congratulations and best wishes for still greater triumphs in the future.

NATIONAL UNION OF TEACHERS.

Mrs. Abbott has attended on our behalf the annual conference of the National Union of Teachers, held at Portsmouth during Easter week.

EDUCATIONAL COMMITTEES' ASSOCIATIONS.

We are pleased to report that the Midland, Northern, North-Western, and Southern Educational Associations and the Women's Co-operative Guild have been represented on this Committee during the past year. Two educational associations are still without representation, viz., the Scottish and South-Western. Reports of the work done by the above-named bodies will be found in their respective places in the reports of the different sections of the movement.

CONCLUSION.

In concluding this report, we again desire to impress on all societies the importance of promoting and strengthening educational work, so essential to the true development of the movement, and to further reiterate the desirability of *each* society having an educational department in connection with its operations, to which at least 2½ per cent of the net profits should be devoted. The growth of co-operators in numbers has now become almost automatic, and it is desirable that educational committees should more and more concentrate their efforts on the making of *better* co-operators out of the material already to hand. With this end in view we strongly urge them, wherever possible, to organise classes in "Co-operation," "Industrial History," and "Citizenship," and to look upon these classes as having the first call on the funds. During the year 1903, the sum of £78,499 was devoted to educational purposes, against the sum of £73,608 for the previous year.

W. R. RAE, Chairman.

C. E. WOOD, Secretary.

19. COMMITTEE ON PRODUCTION.

REPORT OF COMMITTEE.

The various sectional boards at their first meeting after Congress, elected the following gentlemen to represent them on this committee for the ensuing year, viz:—

Section.	Representatives.
Midland	Mr. G. Woodhouse.
Northern	Mr. T. Adams.
North-Western	Messrs. S. R. Foster and J. Greenwood.
Scottish	Mr. James Allan.

Section.	Representatives.
Southern	Mr. M. H. Clear.
South-Western	Mr. C. Vaughan.
Western	Mr. A. Steel.

Four meetings have been held during the year, viz., one at Bethesda, on August 8th, and three at Manchester, on October 31st, January 30th, and April 9th. At the first meeting held, Mr. S. R. Foster was appointed chairman, and Mr. T. Horrocks was re-appointed secretary to the committee.

As in previous years, the principal work of the committee has consisted in the giving of advice in regard to the formation of new societies, and also in rendering assistance to those societies which have through various causes found themselves in difficulties. As a result of the appeal made in our last report asking for a closer connection between the productive societies and this committee, we find that the societies have readily acceded to our desires in this direction, and have not, as before, been backward in seeking such help as we could give them.

CONFERENCES.

(a) BETHESDA.

It will be remembered that on the report of this committee coming up for consideration at the Doncaster Congress, a resolution was submitted and passed approving of the proposal to form an Industrial and Provident society for the purpose of working certain slate quarries at Bethesda, and recommending the project to the notice of co-operative societies throughout the country for support. Immediately after Congress a circular was issued to all societies urging them to invest capital, and at the same time intimating that a conference would shortly be held at Bethesda in order to give the representatives of societies an opportunity of viewing the various properties proposed to be taken over. This conference was held on August 8th, when about 150 delegates were present from co-operative societies, many of which had already taken up shares in the society which had just been registered under the name of the "North Wales Quarries Limited." The delegates were very enthusiastic over the prospects of the society, and after its rules and constitution had been fully explained by the directors, a resolution was unanimously passed recommending it to the support both of the co-operative and trade union movements. We are pleased to be able to report that the Quarries Society is now working successfully, the first balance sheet showing a profit of £61 on a trade of £3,660 for the first half-year. Over £20,000 in shares have been taken up by co-operative societies, trade unions, and individuals, and of this amount we are glad to say co-operative societies have subscribed £14,000.

(b) STAFFORD.

In connection with the Midlands Demonstration which was held at Stafford on August 20th, 21st, and 22nd, the committee were invited by the Demonstration Council to convene a Productive Conference to be held on Saturday, the 22nd. This was agreed to and Mr. G. Harrison, of Walsall, prepared and read a paper

entitled "Co-operative Free Trade." The attendance at the conference was good, and an excellent discussion took place. The committee were represented at the conference by the chairman, the secretary, and Mr. G. Woodhouse.

NEW SOCIETIES.

As already mentioned, we have in several instances been asked to help in the formation of new productive ventures, and in one or two cases, after full investigation as to the prospects of their being successful, have given our consent for the model productive rules to be adopted by such societies.

(a) LEICESTER CARRIAGE BUILDERS.

One of the first to seek our services in this respect was the Leicester Carriage Builders. This, the only productive society of its kind in the movement, has been formed to manufacture vehicles of every description, and as they obtained the support of the local district society, we considered they had every chance of becoming a success, and consequently allowed them the use of our rules. From their first balance-sheet, which has just been issued, we find they have done a trade of £214, and made a profit of £13. We hope that as far as possible the distributive societies, especially in the immediate locality, will help them all they can in the matter of trade.

(b) LEICESTER BOOT AND SHOE.

We have also been asked for the use of the model rules by a number of men in Leicester who are desirous of forming another boot and shoe society in that town. The promoters of the society are all engaged in the trade, and their idea was to take land out in the country, start a boot and shoe factory, and when trade was bad to fill up their time by working on the land. There was a membership of 140, and £348 had been taken up in shares, of which £62 had been paid up. After considering the case in all its bearings, and taking into account the number of boot and shoe societies already existing, some of which can scarcely obtain sufficient trade enabling them to be worked profitably, the committee could not see their way for the present to encourage the starting of this society, as in their opinion it would undoubtedly tend to increase competition within the movement.

(c) MOSAIC WORKERS—LONDON.

For some time there had been a society in London called the Mosaic Workers' Co-operative Society, which, however, was not registered, and desiring to become a registered concern, they applied for the use of our rules. The members of the society are composed chiefly of Italian workers in the mosaic trade, and these had combined to work the business on a co-operative basis. Seeing that they had 96 members, £380 of paid-up capital, and a fair business connection, we consented, after making thorough inquiries into the society's affairs, to allow them the use of the model rules, on condition that the special rules were drawn up by the Union, which was agreed to.

In addition to the cases mentioned above, we have also been asked for our advice in the formation of other proposed productive societies, but as their objects were anything but co-operative in character, we declined to give our support, in developing such societies.

(d) SUNDERLAND JOINERS.

Arising out of a strike of joiners in Sunderland, a number of men, all members of their trade union, were desirous of forming a Co-operative Joiners' Society, and consequently sought our advice. Mr. Adams, a member of this committee, attended a meeting of the men interested, at the end of which a resolution was passed authorising a society to be formed on a co-operative basis, and 58 persons made application for shares. The society has not at the time of writing this report been registered, as we advised them not to make a commencement until sufficient capital had been obtained.

WORK IN CONNECTION WITH EXISTING SOCIETIES.

The services of the committee have again been freely given in the case of productive societies encountering difficulties, and we are pleased to know that our efforts on their behalf have met with fair success.

(a) BEDFORD LEATHER MANUFACTURERS.

At the time of writing our last report the position of the above society was receiving our consideration. As then stated, we issued a circular on their behalf but are sorry to say little good has resulted from it. We feel sure that if those societies, both distributive and productive which require leather of the kinds and qualities made by the Bedford Leather Society, would only give them a trial, the result would be satisfactory. It is the only leather-dressing society in the movement, and considering the number of boot and shoe societies in our midst, we think it is their duty, if price and quality are right, to give a helping hand.

(b) SHEFFIELD CUTLERY SOCIETIES.

The position of the two co-operative cutlery societies at Sheffield has received our attention during the year. The Federated Cutlers asked for our assistance in order to obtain increased capital and trade, and after a deputation had visited Sheffield with the object of making full inquiries into the position of both the Federated Cutlers and the Sheffield Cutlery Society, it was decided to issue a circular placing the facts before the movement, and appealing for trade. Although the Sheffield Cutlery Society had not approached us in the matter, we thought it inadvisable to send out a circular on behalf of one society to the possible detriment of the other, and on that account the names of both were included in the circular. We are pleased to report that the circular has been beneficial, as numerous orders and inquiries have been sent to the societies in question.

(c) CHESHAM BOOT AND SHOE.

This society asked for our assistance in bringing them to the notice of the movement. They had been registered over fifteen months, and having obtained £196 of share capital, were desirous of commencing business. The society manufactures a boot not yet made within the movement, so there would be no competition with existing interests. As there seemed every prospect of success, the committee felt they ought to encourage them as far as possible, and with the object of doing so, the society was advised to issue a circular on its own account, and the productive committee would insert a paragraph recommending

the society for support. This has been done, but we cannot state here how far the circular has answered its purpose. We also advised the society to exhibit its goods at the Congress Exhibition, as being a good means of bringing their wares to the notice of co-operative buyers.

(d) BRISTOL PIONEERS BOOT AND SHOE.

We regret to have to report that the Bristol Pioneer Boot and Shoe Society has had to wind up its affairs. It will be remembered that as far back as 1901, the society approached this committee, and on the facts then laid before us, we appealed for trade on their behalf. Whilst this appeal was to some extent responded to, what the society lacked was capital, in order to work the business at a profit. Early this Congress year we were asked to appoint a representative to attend a meeting of the society, at which a statement showing the position of affairs was submitted. From this it appeared that the society's accounts indicated a total loss of about £1,800. The assets of the society only amounted to £758, whilst their liabilities were £2,500. Seeing that the affairs of the society were in such a hopeless condition, we could not honestly appeal to societies for assistance on their behalf, and consequently we instructed our representative to advise that the society should be wound up.

CO-OPERATIVE ROLLING STOCK COMPANY.

At present there is a proposal on foot in the North-Western Section to establish a society in the manufacture and repairing of co-operative rolling stock. This is being worked by a combination of certain of the district associations, and a preliminary committee has been appointed to make inquiries. As the Inquiry Committee desired to have our co-operation in this matter, Mr. S. R. Foster (chairman) was appointed to act along with them. It is as yet too early to make a detailed report as to their progress.

EXHIBITIONS COMMITTEE.

In accordance with the request of the United Board, Messrs. T. Adams and S. R. Foster were appointed to act as our representatives on the Exhibitions Committee for the ensuing twelve months.

SOCIETIES REGISTERED.

The following is a list taken from the Registrar's return of the productive societies registered during the past year, viz.:—Bradford Builders, Derby Umbrella Manufacturers, Dudley Mat Makers, Garden City Press (Hitchin), Leicester Cabinet and General Woodworkers, Leicester Carriage Builders and Wheelwrights, Martley Basket Makers, Midland Counties Press (Birmingham), Midland Locksmiths (Willenhall), Morning Star Sundries (Leicester), Mosaic Workers (London), Northants Club Productive Society (Irthlingboro'), Norwich Printers, North Wales Quarries (Bethesda), Scottish Guild of Handicraft (Glasgow), South Western Labour Journal (Plymouth), and Walsall Harness Makers.

SOCIETIES DISSOLVED.

The productive societies which have been notified as having gone out of existence during the year are as follows:—Barry Building and Contracting,

Burton Latimer Boot and Shoe, Caerau Builders, Colne Vale Woollen Manufacturers, Leicester Hosiery, Leicester Pioneer Publishing, Leicester West End Builders, Plymouth and District House Painting and Decorating, and Sheet Iron Workers (Cradley).

GENERAL.

(a) CAPITAL AND TRADE.

In conclusion, we desire again to appeal for increased loyalty to the productive side of the movement. Whilst the statistics shown in the report indicate progress, we are firmly of opinion that more can be done in the direction of increasing the output of our productive enterprises, if only the co-operative consumer will ask for and see that he gets co-operative-made articles. There is plenty of scope for increased production, if each individual will do his duty in this respect.

As regards the societies which have asked for our assistance, it will be seen that lack of capital is the dominant factor in their difficulties. This clearly shows the necessity of not allowing societies to become registered until sufficient capital has been obtained, and we as a committee, in all cases where we are asked for the use of the model rules, make it a condition before permission is given, that the necessary capital is actually subscribed. By this means we hope to prevent possible failures in the future.

At the same time, where societies can spare a little money to help struggling productive societies, we trust they will do so, if after investigation they are proved to be worthy of assistance.

S. R. FOSTER, Chairman.

T. HORROCKS, Secretary.

20. INTERNATIONAL AND FOREIGN INQUIRY COMMITTEE.

REPORT OF THE COMMITTEE

The committee entrusted with the business of maintaining close and friendly relations between the Co-operative Union of this country and the co-operators of other countries was again appointed by the Central Board, at its meeting at Doncaster, and is composed of the following members. viz. Messrs. D. McInnes (chairman), E. Booth, W. H. Brown, F. A. Ciappessoni, and J. T. Taylor.

CONNECTION WITH OTHER COUNTRIES.

It has been usual for many years past for our Co-operative Union to receive invitations to the congresses, and other representative meetings, which have been held in other countries where any form of co-operative union or organisation exists. By this means British co-operators have, through their Union, been represented at co-operative congresses convened by the national organisations of Denmark, France Germany, Hol'and, Italy, and Switzerland. In this manner we have encouraged our friends abroad, and they, on their part, have helped us to develop new ideas in regard to co-operative methods. The advantage has been mutual, inasmuch as co-operators have now a fuller knowledge of the extent to

which co-operative principles and ideas have grown in various parts of the world.

Impressed with the advantage of maintaining this close connection between our own Congress and those of other countries, our committee made the following recommendation, which was adopted by the United Board :—

That it is desirable for the Co-operative Union to be represented at the national congresses of other countries in all cases where we receive invitations, and that we request the United Board to empower this committee to appoint two representatives to attend each such congress.

The committee, therefore, intend to act on the authority given them by the United Board to appoint representatives to attend the congresses which may be convened by the organisations which officially represent the co-operative societies of other countries in all cases where we receive invitations to be represented.

INTERNATIONAL CO-OPERATION.

The committee have to report that the co-operative societies of Great Britain continue to take a strong lead in promoting the success of the International Co-operative Alliance. Last year 230 co-operative societies contributed £192. 8s. 6d. to the funds of the Alliance, which has also received greatly increased support from the co-operative societies of other countries.

The last Congress of the International Alliance was held in Manchester in 1902; the next will take place at Budapest, in Hungary, on September 5th to 9th this year. This committee are anxious that there should be a good representation of British co-operative societies at the Budapest Congress, and with a view to creating a still greater interest amongst the societies with regard to the Congress the subject has been brought before several sectional conferences during this year, and also a circular has been issued giving full information as to the business of the Congress and the probable cost of attending it.

PROGRESS IN OTHER COUNTRIES.

The reports obtained by the International Alliance show continued progress of the co-operative movement in almost every country in Europe. In other countries we find a much greater diversity in the practice of co-operation than there is with us. Co-operative ideas and methods are applied in more variety of form than we have yet attempted, and, at the same time, the forms of co-operation best known to us are also making rapid headway.

Last year we assisted at a congress at Dresden, when the distributive co-operative societies of Germany established a Union of their own. Last year also saw the formation of a new Co-operative Union in Denmark, which it is hoped will bind together all the different co-operative organisations which are at work in that country. In Switzerland the Co-operative Union, which is practically combined with the Wholesale Society of that country, is doing most excellent work. Also in Holland there is a steady movement on foot towards the consolidation of the co-operative forces. We regret to see that the Co-operative Union of France is not so active in its efforts as in former years. There has been no Co-operative Congress in France since 1900. The central committee of

the Union of Distributive Societies in France, however, still continues to publish the Annual Almanac, from which we gather that the co-operative movement maintains its position in the country. The Hungarian co-operators are looking forward with great interest to the Congress which is shortly to be held in their midst, and they expect to gain much by the visit of co-operators from other countries, as well as by the exhibition of co-operative results and productions, which it is hoped to arrange.

We may also say that we are in constant communication with co-operators and would-be co-operators in other countries not previously referred to. In the United States and Canada there are numbers of persons (some of whom have been co-operators in the old country) who are anxious to establish the co-operative system in the places where they live. The great difficulty in America seems to be the lack of organisation and co-ordination. The suggested schemes of co-operation are numerous and as varied as it is possible for them to be. We have given such information as was required as to the scope and aims of the co-operative movement in this country, and we have also endeavoured as far as possible to put our correspondents in communication with each other with a view to better organisation and the promotion of true co-operative methods. A congress of co-operative workers of all shades of opinion in America has been called to be held in June, at St. Louis, during the International Exhibition.

From South Africa, since the war, we have received numerous communications asking for advice and assistance in the formation of co-operative societies, and we hope that it will result in some sound and prosperous societies being formed in the new colonies.

We submit this report with the utmost satisfaction, believing that the outlook for the extension of co-operative principles throughout the world was never brighter than at present.

D. McINNES, Chairman.

J. C. GRAY, Secretary.

INTERNATIONAL CONGRESS AT BUDAPEST—

Resolution.—"That the attention of all societies members of the Co-operative Union be called to the forthcoming Congress of the International Co-operative Alliance, which will be held at Budapest in September next, and that they be urged, wherever possible, to encourage the growth of International Co-operation by sending delegates to that Congress, either singly or by the grouping together of several societies."

21. JOINT PROPAGANDA COMMITTEE.

REPORT OF THE COMMITTEE.

This committee has been constituted as formerly, viz., of four representatives of the Co-operative Wholesale Society, who are appointed quarterly by their com-

mittee, and of three representatives of the Co-operative Union, who are appointed for the year. The Co-operative Union representatives have been Messrs. W. J. Douse, G. Hayhurst, and A. Percival, and the sixteen directors of the Wholesale Society have served in rotation.

REVIEW OF THE WORK.

The past year has been one of active and useful work. At the monthly meetings of the committee reports have been submitted in regard to all societies at work under the joint propaganda scheme, and the members of the committee have been allotted the duty of supervising such societies as have required advice and assistance.

Besides supervising the work of those societies which have been formed under the scheme, the committee have given considerable assistance to many societies which have needed help and have sought advice. In some cases members of the committee have visited the societies referred to, and in others the services of our permanent agent have been utilised. We have received from these societies grateful appreciation of the help rendered.

The formation of new societies has also occupied the attention of the committee, and our agent (Mr. Griffiths) has done much valuable work in this direction.

In some districts where the committee have discouraged the idea of forming a new society we have called the attention of the nearest existing society to the wants of the district with the object of inducing the society to open a branch. In all such cases we have offered the services of our agent for the purpose of working up an interest in the branch.

PLACES VISITED.

The following is a list of the towns and villages which have been visited and the population canvassed by Mr. Griffiths:—Ashbourne, Axminster, Aspley Guise, Aston Fields, Barnstaple, Barwell, Bourne, Bideford, Bridlington, Bridgnorth, Buckingham, Burslem, Beverley, Cefn, Cawley, Claverdon, Crediton, Driffield, Earl Shilton, Eversholt, Honiton, Hoylelake, Ilfracombe, Kineton, Louth, Market Harborough, Market Weighton, Okehampton, Ottery St. Mary, Olney, Oakham, Pleasley, Penyfford, Pocklington, Rocester, Ridgmount, Stoke, Selby, Swansea, Shirebrook, Sidmouth, South Molton, Tuxford, Warwick, Walsall Wood, Woburn Sands, Welshpool, Wetherby, Wednesbury.

NEW SOCIETIES ESTABLISHED.

New societies have been formed at the following places, in connection with which the committee have given assistance through their organising agent, although it has not been necessary, except in a few cases, to give any help in raising the necessary capital.

New Societies.—Claverdon, Crediton, Honiton, Launceston, Market Weighton, Ottery St. Mary, Penyfford, Pocklington, Rocester, St. Columb Road, Sidmouth, South Molton, Stoke-under-Ham, Warwick, and Welshpool.

We approached the Derby Society with a request that they would open a branch at Ashbourne and offered the services of our agent to work up the district. The committee of the Derby Society heartily responded to our request with the result that a flourishing branch is now established.

SOCIETIES HAVING ADVANCES FROM THE FUND.

The following societies are working with the aid of advances which have been made from the Joint Propaganda Fund, viz. :—

	Present Amount of Advance £
Burslem	100
Market Weighton	40
Oakengates	0
Pocklington	50
Sedbergh New	14
Welshpool	40

POSITION OF SOCIETIES ESTABLISHED WITH THE ASSISTANCE OF THE PROPAGANDA COMMITTEE.

The following table shows the present position of some of the societies which owe their existence in a great measure to the efforts and assistance of this committee, viz. :—

Name of Society.	Number of Members at end of 1903.	Share Capital. £	Trade for 1903. £	Profits for 1903. £
Bakewell	300 ..	619 ..	5,212 ..	496
Bangor	282 ..	492 ..	4,172 ..	274
Bridgnorth	160 ..	208 ..	1,707 ..	24
Bodmin	313 ..	635 ..	3,204 ..	337
Burslem.....	604 ..	1,456 ..	9,480 ..	766
Burton-on-Trent	3,832 ..	32,187 ..	99,071 ..	11,926
Cannock	820 ..	3,354 ..	22,543 ..	2,055
Cefn	300 ..	529 ..	5,724 ..	365
Chesterfield	1,110 ..	3,273 ..	21,129 ..	1,879
Holyhead	409 ..	732 ..	6,287 ..	583
Hoylelake and West Kirby	252 ..	278 ..	3,215 ..	154
Kingston-upon-Hull ..	6,801 ..	26,479 ..	122,593 ..	13,89
Llandudno	109 ..	108 ..	175 ..	—
Llandudno Junction ..	156 ..	222 ..	2,960 ..	276
*Market Weighton	120 ..	152 ..	1,066 ..	78
Oakengates	685 ..	4,055 ..	16,426 ..	1,642
Penrith	493 ..	1,923 ..	8,929 ..	785
Penzance	272 ..	306 ..	2,295 ..	164
Rugeley	602 ..	3,306 ..	11,875 ..	756
St. Austell.....	410 ..	352 ..	4,176 ..	339
St. Blazey	143 ..	221 ..	1,239 ..	94

Name of Society.	Number of Members at end of 1903.	Share Capital. £	Trade for 1903. £	Profits for 1903. £
St. Ives	64 ..	82 ..	739 ..	18
Sedbergh New	113 ..	318 ..	2,599 ..	104
Shrewsbury	1111 ..	5,514 ..	21,125 ..	3,055
Stoke-on-Trent.. ..	265 ..	1,180 ..	5,864 ..	148
Truro	282 ..	514 ..	3,054 ..	141
Wadebridge	201 ..	465 ..	2,197 ..	214
Wednesbury	541 ..	2,786 ..	10,806 ..	1,326
†Welshpool	129 ..	146 ..	1,192 ..	90
Wetherby	268 ..	560 ..	5,830 ..	401
Wirksworth	332 ..	959 ..	5,284 ..	676

* Six months' trade only. † Nine months' trade only.

It is satisfactory to note that most of the societies in the above list were able to commence and carry on their business without requiring any aid in the shape of capital from this committee. What was required and what was really most helpful in bringing about the results as shown above was the advice and supervision which members of the committee were able to give.

A. SCOTTON, Chairman.

T. BRODRICK, }
J. C. GRAY, } Secretaries.

22. JOINT COMMITTEE OF TRADE UNIONISTS AND CO-OPERATORS.

The United Board at their meeting in September, 1903, appointed Messrs. S. Fairbrother, T. Gidley, J. Johnston, and the General Secretary to represent the Co-operative Union on this committee.

The committee have not been called together during the Congress year, although one or two matters of dispute have been brought to our notice.

The first was a dispute which affected the Broughton Cabinet Works of the Co-operative Wholesale Society. The Cabinet Makers' Union, through Mr. O'Grady, its general secretary, asked for the intervention of the Joint Committee in the settlement of a dispute which concerned several of its members who had formerly been employed by the Wholesale Society, but had been dismissed through pressure which was brought to bear by the Joiners' Union. It was admitted that this was not a dispute in which any complaint could be made against the Wholesale Society as regards the conditions of employment or the rate of remuneration. It was a dispute between two trade unions in regard to a line of demarcation in the work which each should do. The Wholesale Society was no party to the dispute, and was willing to employ the men under any fair conditions fixed upon by the unions. The two unions, however, would not agree

between themselves, and it was suggested that the dispute, being purely one for the unions to settle amongst themselves, should be referred to the arbitration of the Trades Union Parliamentary Committee, as the Co-operative Wholesale Society and other societies which employed joiners and cabinet makers working together had nothing whatever to do with it. Our suggestion was accepted, and the Cabinet Makers' Union requested the Trades Union Parliamentary Committee to arbitrate on the dispute, but the request was not complied with.

The other matter was one brought to our notice by Mr. J. Macpherson, General Secretary of the National Amalgamated Union of Shop Assistants, Warehousemen and Clerks, and concerned the Ferndale Industrial Co-operative Society and its employes.

Unfortunately the Ferndale Co-operative Society is not, and has never been, a member of the Co-operative Union, therefore it could only be by the consent of the society or its committee that the Joint Committee of Trade Unionists and Co-operators could act in the matter. Our General Secretary communicated at once with the committee of the Ferndale Society offering the services of the Joint Committee in the settlement of the dispute. A courteous reply was received in which the committee thanked the General Secretary for his offer of assistance, but stated that they could not at that juncture accept the kind offer of the Joint Committee of Trade Unionists and Co-operators, but if it were the pleasure of the Co-operative Union would later on report fully on the dispute.

We again wrote stating that we should be pleased to do whatever we could towards the settlement of the dispute, and that we should be glad to receive the promised report when ready. We have since received the report as promised.

These are the only cases in which any dispute connected with a co-operative society and its employes has been brought to the notice of the Co-operative Union during the year.

23. JOINT PARLIAMENTARY COMMITTEE.

REPORT OF THE COMMITTEE.

At the time of making this report this committee is constituted as follows:—

Representing the Co-operative Union: Miss Spooner, Messrs. J. Deans, J. Johnston, and D. McInnes.

Representing the English Wholesale Society: Messrs. T. Bland, G. Hawkins, T. E. Moorhouse, and T. Tweddell.

Representing the Scottish Wholesale Society: Messrs. I. McDonald, T. C. McNab, and W. Maxwell.

Mr. Hawkins was appointed chairman for the year, and Messrs. Brodrick and Gray continued to act as secretaries.

The committee has met on four occasions, viz., on July 4th and November 9th, 1903, and January 11th and April 11th, 1904. All the meetings were held in London.

At the first meeting, on July 4th, the resolutions passed by the Doncaster Congress on matters referred to the Parliamentary Committee were submitted for consideration.

LONDON EDUCATION BILL.

The Congress' resolution on this subject was forwarded to the Prime Minister and to the Minister for Education, and was duly acknowledged.

PREFERENTIAL TARIFFS.

On this question the committee received a deputation from the Cobden Club in regard to a proposal that joint action should be taken by the club and ourselves in a campaign against any interference with the Free Trade policy of the country. The following resolutions were passed:—

That the resolution passed by the Doncaster Congress in condemnation of preferential tariffs justifies this committee in supporting the campaign amongst industrial workers now being promoted by the Cobden Club. Therefore, it is resolved—

(a) That this committee join in the initial conference which is to be held in the Holborn Town Hall this day, and that the whole of the members attend, if convenient.

(b) That this committee join in the Cobden Club's campaign throughout the country by taking part in the various conferences, and by using the machinery of the Co-operative Union and its sectional and district associations in their organisation.

(c) That the special literature provided for the campaign be circulated throughout our societies, and that a circular be issued to the societies urging them to bring the question before their members at their quarterly meetings.

Following on these resolutions we issued a circular to societies requesting committees to organise special meetings or demonstrations either on their own account or in conjunction with other bodies, to lend their halls for meetings and lectures on the fiscal question, and to distribute literature on the subject.

As the result of this we received a large number of communications from societies who were willing to arrange meetings in their halls and to distribute literature. A large quantity of literature was supplied freely by the Cobden Club, and we also had some special leaflets and pamphlets prepared putting the case for Free Trade from a co-operative point of view.

In several large centres of population we arranged, in conjunction with the Cobden Club, for joint conferences of representatives of co-operative societies and trade societies. Conferences were held at Manchester, Birmingham, Glasgow, Newcastle, Cardiff, Bristol, and Leeds. The conferences were attended by 3,215 delegates, representing 1,398 societies of co-operators and trade-unionists, with a membership of 1,622,666. At all the conferences resolutions in favour of Free Trade, and emphatically condemning any attempt to impose protective or preferential duties, were passed almost unanimously.

IMPORTATION OF CANADIAN CATTLE.

We appointed a deputation to wait on Lord Onslow (President of the Board of Agriculture) in order to place before him the views of Congress, expressed on several occasions, in favour of the removal of the restrictions on the free importation of live Canadian cattle. We received a reply, in which it was stated that Lord Onslow declined to receive the deputation, on the ground that he was already in possession of our arguments, and that his opinion did not differ from that of his predecessor (Mr. Hanbury), and he was fixed in his determination not to remove any of the restrictions imposed by the Act.

An association has been formed in Scotland of all those interested in the question, and our representatives from Scotland have been appointed to act with the Association for the furtherance of the object they have in view.

PREVENTION OF CORRUPTION BILL.

We communicated with the Prime Minister asking whether it was the intention of the Government to re-introduce the Prevention of Corruption Bill this session. Mr. Balfour replied that he would call the attention of the Lord Chancellor to the matter. Since then, the Bill has again been introduced, and we trust that the present session will see it become law.

MUNICIPAL CORPORATIONS BILL.

The following is the text of a Bill which Mr. C. A. Cripps, K.C., M.P., has introduced, with the object of placing members of co-operative societies in the same position as shareholders in joint-stock companies, so far as their position as members of municipal bodies may be affected by their societies entering into contracts with municipal corporations. The Bill is as under:—

A BILL TO AMEND THE MUNICIPAL CORPORATIONS ACT, 1882.

Whereas it is expedient to amend the Municipal Corporations Act, 1882: Be it therefore enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1. This Act may be cited as the Municipal Corporations Amendment Act, 1904, and shall be read as one with the Municipal Corporations Act, 1882.

2. At the end of sub-section (e) of section twelve of the Municipal Corporations Act, 1882, there shall, by virtue of this Act, be added the words "or any society registered under the Industrial and Provident Societies Acts, 1893 and 1895," and all other enactments having reference in any manner to the section aforesaid shall be read and have effect accordingly.

MEDICATED WINES.

Last year we brought before your notice the case of medicated wines, in regard to which it had been decided by the Board of Inland Revenue that it was necessary for co-operative societies and dealers (except chemists) to take out a

wine license for the sale of such wines. We pointed out that these medicated wines had been permitted to be sold by co-operative societies and dealers for the last thirty years, and that a large business had grown up in connection with their manufacture and sale, and we also urged how unfair it was for the law to make an exception in regard to one class of traders—the chemists.

Some societies which have sought to comply with the requirements of the Inland Revenue by taking out a wine license, so as to enable them to continue to supply their members with these medicated wines, have been bluntly refused by the magistrates, and have been criticised and condemned in the press for seeking to obtain a liquor license, although their intention was to confine themselves entirely to the sale of what are known as medicated wines. It appears, then, that there is to be no opportunity for a co-operative society or an ordinary dealer to sell these wines, and co-operators will be forced into the chemists' shops or into licensed houses for the supply of such articles, whether they like it or not.

PATENT MEDICINES AND STAMP DUTY.

This is another matter in regard to which the Board of Inland Revenue have stepped in and imposed conditions and regulations which have been allowed to remain in abeyance for many years. It is provided by an old Act of Parliament that certain proprietary articles sold as patent medicines, which profess to cure any disease or ailment, must bear a patent medicine stamp and must not be sold without a license. These regulations have not been previously enforced, the consequence being, that a large trade in patent medicines has grown up and societies and makers found themselves with large stocks of these goods on hand when the regulations came to be enforced. Several societies acting in ignorance have been threatened with prosecution for selling patent medicines without being stamped. We have taken up the cases with the officials of the Inland Revenue and have done our best to minimise the difficulty experienced by societies by issuing instructions on the matter.

SALE OF POISONS.

A Bill to amend the Pharmacy Acts has been introduced into Parliament by Mr. Lough, M.P., which will also have a serious effect on the trade of societies in patent medicines. This Bill proposes to make it illegal for any person other than a qualified chemist to sell patent medicines which contain any scheduled poison, even in the slightest degree. No company or society will be allowed to sell patent medicines containing poison unless the business of such company or society is managed by one or more directors who are duly qualified as chemists and their names placed on the register.

This will be a great hardship to co-operative societies which do a large business in such articles, and we hold there is nothing to be gained by employing a registered chemist, because all these things are sold both by chemists, grocers, and co-operative societies in exactly the same state as they are received from the manufacturers, *i.e.*, in closed wrappers, which are not broken or interfered with by the seller.

We hold that there is no greater safeguard to the public in a *closed package* being sold by a chemist than by a grocer behind a co-operative counter. It is a Bill drafted in the interests of the chemists in order to secure a monopoly of this particular trade.

We have suggested that the following clause should be added to the Bill, or that it should be rejected altogether :—

Any person may sell any of the preparations containing any of the poisons from time to time comprised in part 2 of schedule (a) of the Pharmacy Act, 1868, without incurring any penalty or disability, provided that the preparations be sold in a closed wrapper bearing, in legible characters, the name of the pharmaceutical chemist, or of the chemist or druggist registered under the Pharmacy Act, 1868, as the compounder of the preparation.

There is evidently a strong effort being made to obtain for chemists a monopoly of the sale of patent medicines and medicated wines. The attempt should be resisted with all the force at our disposal.

BILLS IN PARLIAMENT.

In addition to the matters above named we have given careful consideration to the following bills now before Parliament :—

- (a) *Land Taxation and Purchase Bill*.—"To provide that the assessment of lands suitable for building purposes shall be based on the building value." A bill on similar lines is also introduced for Scotland.
- (b) *Sale of Butter Bill*.—"To regulate the moisture in butter." We recommend that the maximum amount of moisture to be allowed under the bill be 16 per cent.
- (c) *False Statements Bill*.—"To punish any official of a company or society who circulates a false statement relating to the affairs of the company or society."
- (d) *Workmen's Compensation Bill*.—"To bring all workmen under the provisions of the Compensation Act."
- (e) *Trade Marks Bill*.—"To consolidate the law in regard to trade marks and to disassociate trade marks from patents and designs."
- (f) *Canal Traffic Bill*.—"To form Public Canal Trusts and to extend the powers of the Board of Trade over derelict canals."
- (g) *Easement of Light*.—"To alter the law as it relates to "Ancient Lights."

All the questions dealt with in the above-named bills more or less affect co-operative societies in their business relations. We therefore bring them to your notice in order that the members of co-operative societies may be induced to take an interest in them and thus help to hasten legislation in the right direction.

G. HAWKINS, Chairman.

T. BRODRICK, }
J. C. GRAY, } Joint Secretaries.

Resolutions.

- (1) *Free Trade.* That this Congress emphatically re-affirms the decision of the Doncaster Congress to resist any interference with the Free Trade policy of this country, and hereby authorises the Parliamentary Committee to take such steps as may be rendered necessary to oppose any efforts which may be made, either in or out of Parliament, towards the retrograde policy of Protection or Preference.
- (2) *Importation of Canadian Cattle.*—That this Congress regrets that the Government have not seen their way to legislate for the removal of the restriction connected with the importation of live Canadian cattle into this country; and still further regrets the attitude taken up by the Board of Agriculture in its avowed intention to maintain the restriction, not on account of disease among the cattle, but to protect the breeders of this country against foreign supplies, even at the expense of the consumer, who has to suffer in consequence.
- (3) *Bills in Parliament.*—That this Congress recommends the undermentioned Bills, now in Parliament, to the notice of all societies and to the members of such societies in their capacity as individual voters, and urges them to take such action as lies within their power to induce their respective Members of Parliament to vote in their favour, seeing that the whole of the bills mentioned would, if carried, be greatly to the advantage of the people, viz.:—
 - (a) Land Taxation and Purchase Bill, Mr. J. W. Logan.
 - (b) Land Values Taxation (Scotland), Mr. G. M'Crae.
 - (c) Sale of Butter Bill, Hon. Ailwyn E. Fellowes.
 - (d) False Statements Bill, the Attorney-General.
 - (e) Workmen's Compensation Bill, Mr. R. Bell.
 - (f) Trade Marks Bill, Mr. J. F. Moulton.
 - (g) Canal Traffic Bill, Sir W. Holland.
 - (h) Easement of Light, Mr. J. F. Moulton.

24. THE EXHIBITIONS COMMITTEE.**REPORT OF THE COMMITTEE.**

The committee is constituted as follows:—

Representing the Co-operative Union, Messrs. T. Adams, S. Butler, S. R. Foster, and J. T. Taylor.

Representing the Wholesale Society, Messrs. W. Bates, P. Coley, T. Hind, and G. Hines.

Representing the Productive Societies, Messrs. J. Craven, R. Halstead, and C. H. Lawrence.

The committee have only held one meeting this year, viz., on January 14th, at Manchester.

At this meeting Mr. J. C. Gray was appointed chairman and Mr. A. Whitehead secretary.

The regulations for the conducting and holding of examinations adopted by the committee last year, and contained in the report to the Doncaster Congress, were accepted by the committee for this year, and have been acted upon in all cases.

EXHIBITIONS.

Exhibitions have been held under the auspices of the committee as follows, viz. :—North-Western Section, at Burnley, on September 23rd to 26th, 1903, and Pendleton, on January 23rd to 26th, 1904; and in the Midland Section, at Stafford, on August 20th to 22nd, 1903; also in the Northern Section, at Newcastle-on-Tyne, on May 4th to 7th, 1904.

Other exhibitions have been arranged as under, viz. :—

Midland Section, at Long Eaton, on September 1st to 3rd, 1904; and

North-Western Section, at Bradford, on September 28th to October 1st, 1904.

All the exhibitions passed off successfully, and drew large crowds of people. The arrangements were carried out by local and sectional committees, on which the Exhibitions Committee appointed certain of its members to represent it.

J. C. GRAY, Chairman.

A. WHITEHEAD, Secretary.

25. THE CO-OPERATIVE DEFENCE COMMITTEE.

REPORT OF THE COMMITTEE.

The committee has been constituted as follows :—

Co-operative Union. Co-operative Wholesale Society. Productive Federation.

Mr. J. Deans.

Mr. G. Hawkins.

Mr. A. Mann.

„ S. Fairbrother.

„ T. Killon.

„ D. McInnes.

„ J. Shillito.

„ J. T. Taylor.

„ T. Tweddell.

The committee have only had occasion to hold one full meeting during the year. This was held in Manchester on November 18th, 1903. Mr. Shillito was appointed chairman.

It is not the intention of the committee to give a detailed report of their proceedings, because work of the kind which has been entrusted to their care, is not such as can well be made public in such a manner as would render the information accessible to our opponents.

THE GUARANTEE FUND.

We have to report that 692 societies have guaranteed £101,493. 11s., and a first call of 1 per cent. has been made on the societies, which has realised £1,068.

It is possible that a second call will be made shortly, in order to clear off a small balance which we have expended in excess of the amount realised on the first call.

LITERATURE.

We have distributed a large quantity of the pamphlets and leaflets which were specially written in connection with the boycott.

ALLOWANCES.

Allowances have been made to persons who were deprived of their employment owing to the antipathy of the traders, who objected to having in their employment any person however remotely connected with co-operation. Cases of this character were dealt with at Burnley, Wigan, and Launceston. We have since managed to find employment for most of the persons affected.

RAILWAY COMPANIES AND THEIR EMPLOYEES.

We had to deal with a case of a railway company which, under pressure from the traders, threatened to discharge all employes who were connected with co-operative societies. We took up the matter on behalf of the persons affected, the result of our efforts being that no further interference is to be feared in connection with that railway company.

LAW CASES.

We undertook, as you are aware, to back up an action for libel entered into by the committee of the Cowes Co-operative Society against a journal published in the interests of the traders. The action was unsuccessful, the result in a large measure being owing to the inconsistencies of the late manager of that society, who admitted having received presents from traders with whom he did business, and also to the admission of evidence which had nothing at all to do with the question at issue.

J. SHILLITO, Chairman.

J. C. GRAY, Secretary.

THE CENTRAL BOARD.

26. HONORARY MEMBERS OF THE BOARD.

The following gentlemen have been nominated by their respective sectional boards as honorary members of the Central Board for the next Congress year. They require your approval:—

Section.	Members.
Midland	Messrs. E. L. Griffiths, A. Scotton, and W. W. Smith.
Northern	Messrs. H. R. Bailey, W. Crooks, and T. Rule.
North-Western ..	Messrs. C. J. Beckett, A. Greenwood, F. Hardern, J. H. Watson, and T. Wilberforce.

Section.	Members.
Scottish	Messrs. John Allan and A. Meldrum.
Southern	Messrs. A. H. D. Acland, E. O. Greening, G. Hines G. J. Holyoake, and H. Pumphrey.
South-Western ..	Mr. J. H. Young.

Resolution.—"That Messrs. Griffiths, Scotton, Smith, Bailey, Crooks, Rule, Beckett, Greenwood, Hardern, Watson, Wilberforce, Allan, Meldrum, Acland, Carter, Greening, Hines, Holyoake, Pumphrey, and Young be appointed as honorary members of the Central Board for the ensuing year."

THE SECTIONAL BOARDS.

27. REPORTS OF THE SECTIONS.

The full reports of the sectional boards, along with those of the district associations and other auxiliary bodies, will be found in another portion of our report. We have extracted the principal points from the reports, and submit them in a summarised form as under :—

(1) IRELAND.

(a) *New Societies.* The report of the Irish Executive Committee refers to the continued growth of the movement in Ireland. Two new societies have been established, and are working with satisfactory results. Other societies are in course of formation.

(b) *Conferences.*—Four conferences have been held during the year, viz., at Armagh, Londonderry, Belfast, and Portadown.

(c) *Organisation.*—The new form of organisation authorised by last Congress, to be formed in close connection with the United Board, is now at work, and promises well for the future success of the movement.

(2) MIDLAND SECTION.

(a) *Amalgamation.*—Special attention has been given by the sectional board to the question of amalgamation of societies in places where overlapping is prevalent.

(b) *Boundaries.*—Attempts have been made in some districts to fix boundaries between the different societies where amalgamation was not possible.

(c) *Convalescent Homes.*—This subject has been well discussed at conferences in the section, but no definite action has been taken.

(d) *Conferences.*—The usual sectional conferences have been held, at which the following subjects were discussed: (1) "The International Co-operative Alliance," (2) "Reserve Funds and Depreciation," (3) "High and Low Dividends," and (4) "Choral Singing."

(3) NORTHERN SECTION.

(a) *Progress*.—The report of this section shows an increase in membership, capital and trade.

(b) *District Associations*.—The work of the district associations is referred to in the report.

(c) *Propaganda*.—The sectional board has rendered assistance to several societies to help them over their difficulties, and one new society has been established.

(d) *Secretaries' Conferences*.—The conferences convened specially for secretaries have been continued in the section with good results.

(e) *Annual Sectional Conference*.—In this section it is usual to hold only *one* sectional conference during the year. This now takes the form of an annual demonstration of the whole of the societies in the section, in connection with which an exhibition is held under the auspices of the Congress Exhibitions Committee, also a sectional choral competition.

(f) *Educational Work*.—The educational work of the section continues to make headway.

(4) NORTH-WESTERN SECTION.

(a) *Progress*.—The report of the sectional board records progress being made by the societies, both distributive and productive, in the section.

(b) *Conferences*.—Four sectional conferences have been held and largely attended. The following subjects have been discussed, viz. :—(1) "Co-operative Productions," (2) "Preferential Tariffs *v.* Free Trade," (3) "British Cotton Growing," (4) "International Co-operative Alliance," and (5) "Small Holdings for Agricultural Workers."

(c) *Secretaries' Conferences*.—During the year special conferences for secretaries have been initiated in the section. Two such conferences have taken place at Manchester and Leeds. On each occasion there was a large attendance of secretaries, who appreciated the practical character of the papers and discussion.

(d) *Sectional Demonstration and Choir Contest*.—It has been decided to hold a sectional demonstration and choir contest annually. The first took place at Burnley in September, 1903, and was very successful from every point of view.

(e) *Convalescent Homes*.—The societies in the section have formed a "Convalescent Homes Association" for the purpose of establishing two convalescent homes for the section. These "Homes" will be at Lytham and Otley. Further particulars are given in the report.

(5) SCOTTISH SECTION.

(a) *Retail Branches of Wholesale Societies*.—The sectional board has taken action in bringing before the Scottish Co-operative Wholesale Society the question as to whether it is advisable or otherwise for the Wholesale Society to establish retail branches in localities where there are difficulties in the way of forming independent societies.

(b) *Purchase of Land in the Colonies*.—The desirability of co-operators purchasing large tracts of land in the Colonies has been discussed at conferences during the year.

(c) *Festival and Exhibition*.—The seventh National Festival was held in Glasgow in January this year.

(d) *Training Centre for Managers*.—The Glasgow centre for the training of managers is referred to in this report. This new feature of our educational work is stated to have been very successful.

(e) *Classes in Bookkeeping*.—The report states that classes in this subject have been carried on with marked success in the section.

(f) *Joint Propaganda*.—A new departure referred to in the report is the appointment of a Special Propagandist Agent for Scotland on the same lines and with the same duties as the agent appointed under the scheme for Joint Propaganda in England. As the result of this several new societies are in course of formation.

(g) *Progress of the Movement*.—A substantial increase in the membership, trade, and profits of co-operative societies in Scotland is shown in the report.

(h) *Conferences*.—The Conference Associations have held their usual conferences during the year and special conferences have been convened by the sectional board when required. The fiscal policy was discussed at a largely attended conference in Glasgow, in September, 1903.

(i) *Overlapping and Amalgamation*.—The question of overlapping and endeavours to bring about amalgamation have given the sectional board much concern during the year. In some instances the board has been successful in bringing about an amicable understanding between the societies concerned.

(j) *Convalescent Homes*.—Progress is being made with the new Inland Convalescent Home at Lyndhurst.

(6) SOUTHERN SECTION.

(a) *Propaganda*.—188 public meetings and 45 conferences have been attended by members of the sectional board during the year.

(b) *Conferences*.—Four sectional conferences have been held. The subjects discussed were: (1) "Reserve Funds and Depreciation," (2) "The Fiscal Proposals," (3) "Convalescent Homes," (4) "Small Holdings."

(c) *New Societies*.—Eight new societies have been established in the section during the year.

(d) *Progress*.—The societies have made steady progress, and an increase is shown in the figures relating to membership, capital, trade, and profits.

(7) SOUTH-WESTERN SECTION.

(a) *New Societies*.—Nine new societies have been formed within the last twelve months as the result of special propagandist efforts which have been made in Cornwall and Devon.

(b) *Convalescent Homes*.—The question of "Convalescent Homes" has been discussed at a sectional conference, but no decision has been arrived at.

(c) *Conferences*.—Sectional conferences have been held at Plymouth, Wellington, and Totnes, at which the following subjects have been discussed, viz.:—(1) “Free Trade” and (2) “Reserve Funds and Depreciation.”

(c) *Classes for Teachers*.—A class for training teachers for co-operative classes was formed for the section, and was held at Newton Abbot as the most central place.

(8) WESTERN SECTION.

(a) *Public Meetings*.—A large number of public meetings have been addressed by members of the sectional board.

(b) *New Societies*.—Three new societies have been formed during the year.

(c) *Amalgamation*.—Attention has been given by the sectional board to this important subject, and it is hoped to effect an amalgamation between the two societies at Bristol.

(d) *Conferences*. Three sectional conferences have been held, viz., at Aberdare, Cwmbwrla, and Cardiff, the subjects discussed being:—(1) “Training of Teachers for Co-operative Classes,” (2) “Co-operative House Building,” and 3) “Reserve Funds and Depreciation.”

(e) *Education and Production*.—The sectional board has given considerable attention to these important questions, and have to report progress in educational matters.

28. ORGANISATION IN IRELAND.

The Doncaster Congress passed a resolution instructing the United Board to prepare the necessary alterations of the rules of the Union to enable the work of organising the co-operative movement in Ireland, more especially as it relates to the establishment of stores, to be carried on under the supervision of the United Board, by an executive committee to be elected by the societies in Ireland which belong to the Co-operative Union.

Acting on the instructions contained in the Doncaster resolution, the United Board arranged for the work to be conducted on these lines during the past year, and constituted the existing Irish Co-operative Conference Committee as the executive for the year. The United Board submit in their proper places the alterations necessary to be made in the rules of the Union to carry this into effect. Nominations and voting papers have been issued to the Irish societies in accordance with the new rules for the election of the new executive which is to act under the supervision and control of the Board. The Irish Executive will be provided with funds from our Central Office, and organisers will be employed from time to time as required for carrying on the work. It is hoped that this re-organisation of our work in Ireland will materially assist in the development of distributive co-operation in Ireland, where its advantages have been so much overlooked.

THE ACCOUNTS OF THE UNION.

29. INCOME FOR THE YEAR 1903.

(See detailed accounts.)

We have again to report an increase in the ordinary income of the Union, as well as an increase in its membership. The subscriptions from societies are divided over the sectional districts, and compare with 1902 as shown below:—

	1902.					1903.			
	£	s.	d.		£	s.	d.		
Subscriptions from Sections :									
Ireland.....	28	17	4	....	29	4	5	
Midland	932	7	6	....	980	14	5	
Northern	1,225	7	7	....	1,265	16	10	
North-Western	3,506	2	1	....	3,606	11	3	
Scottish	1,289	15	4	....	1,337	9	2	
Southern	1,015	5	2	....	1,101	2	4	
South-Western	223	8	5	....	250	11	3	
Western	306	17	11	....	325	5	4	
Other Receipts—Publications, &c....	1,102	14	7	....	1,505	1	10	
	£9,630	15	11		£10,401	16	10		

30. EXPENDITURE DURING 1903.

(See detailed accounts).

The expenditure for 1903, as compared with 1902, is as under:—

	1902.				1903.		
	£	s.	d.		£	s.	d.
Congress ...	524	5	11	....	391	8	7
United Board.....	84	16	5	....	117	6	11
Committees of the United Board	1,068	0	10	....	931	15	3
Meetings attended by Central Office..	223	0	7	....	248	3	5
Printing	1,498	10	7	....	1,493	11	1
Postage and carriage	307	4	3	....	281	9	8
Rents, &c.	170	3	0	....	168	8	0
Legal advice	172	12	4	....	140	11	8
Grants—Women's Guild.....	200	0	0	....	200	0	0
Grants—Women's Guild, Scotland ..	50	0	0	....	50	0	0
Books, publications, &c.	162	0	3	....	215	5	10
Impressed stamps and sundries.....	17	14	4	....	11	9	10
"Co-operative News" and advertising	116	17	10	....	102	12	0
Half of propagandist agent's salary and expenses	103	16	10	....	98	9	6
Office furniture, &c.	77	8	5	....	37	14	6
Grant to International Alliance.....	20	0	0	....	20	0	0

	1902.				1903.		
	£	s.	d.		£	s.	d.
Telephone rents and charges	8	10	0	....	13	7	1
Law expenses—Hawkers' test case ..	112	0	0	..	--		
British Agricultural Organisation Society	10	0	0	....	10	0	0
Choir Shields.....	--			..	170	0	0
Balance of expenses—International Congress and Exhibition	103	13	1	....	—	
Central Office expenses	1,949	6	8	..	2,220	9	1
Sectional grants	2,832	17	7	..	2,843	3	3
	£9,812 18 11				£9,765 5 8		

Details of the expenditure of the United Board, its various committees, and the sectional boards will be found in another portion of the report, and are now submitted for your consideration.

31. INVESTMENTS.

The funds of the Union which are not required for immediate use have been invested in the following co-operative institutions:—

	£	s.	d.
English Co-operative Wholesale Society	801	7	10
Scottish Co-operative Wholesale Society	372	15	6
Co-operative Insurance Society	100	0	0
Co-operative Printing Society.....	50	0	0
Co-operative Newspaper Society—Shares	50	0	0
” ” ” —Loans... ..	31	9	3
Kinning Park Society	5	14	7
	£1,411 7 2		

We hope, at some future time, it may be possible to provide a sufficient surplus of funds to enable the Union to build for itself premises more suitable for its business than those which it at present occupies.

LEGAL MATTERS.

32. LEGAL ADVISERS TO THE UNION.

Mr. H. Harwood (for England and Wales) and Mr. P. G. Keyden (for Scotland) have continued in office as legal advisers to the Union, and have rendered good service to the societies in various ways where legal assistance was required.

PUBLICATIONS.

33. NEW PUBLICATIONS.

The following books and pamphlets have been issued during the Congress year. Other books are in course of preparation by our Educational Committee.

- 1.—Report of the Doncaster Congress.
- 2.—Inaugural Address, by Mr. J. Shillito, J.P., F.R.G.S.
- 3.—The Boycott Pamphlets, published in book form.
- 4.—“Our Story,” by Miss Isa Nicholson.
5. “The Relation of Co-operation to Other Working-Class Movements,” by Mr. H. J. May.
- 6.—“Empire-Grown Cotton,” by Mr E. D. Morel.
- 7 —“Plain Facts for Working Men and Women on the Fiscal Question,” by Mr. Henry Vivian.
- 8.—“Which is it to be—Free Trade or Protection ?” No. 1 and No. 2, by Mr. Henry Vivian.
- 9.—Protection Masquerading as “Preferential Tariffs.”
10. “Small Holdings,” by Mr. R. Winfrey, C.C.
- 11.—“Co-operative Societies and the Income Tax,” by Mr. J. C Gray.
12. “The International Co-operative Alliance: Its Aims and Work,” by Miss J. Halford.

34. PUBLICATIONS SOLD AND GIVEN.

(See Appendix VIII., page 165).

We give in the Appendix particulars of the numbers of the various publications sold or otherwise distributed through the Central Office during the Congress year.

MATTERS OF SPECIAL IMPORTANCE.

35. DANGERS TO THE MOVEMENT.

Matters are continually coming to the notice of our Board which tend to show that peril to the success of the movement is not so much to be feared from opponents without as from carelessness within.

We feel it our duty to speak plainly in regard to the weak points in the administration of some of our societies, and we call upon all societies connected with the Union to see that in the conduct of their business everything is what it ought to be.

In the first place, we call your attention to the necessity for strict observance of the rules in regard to

(a) LOANS.

Many years ago we found that some societies were accepting deposits of money as loans in a manner not permitted by the rules and to an amount much in excess of any provisions contained therein. Societies can only accept loans on the conditions and up to the amount stipulated in the rules. Security by agreement, bond, or mortgage must be given by any society accepting a loan, and money cannot be received simply on deposit except in the small savings department, in which case the amount is limited to 10s. in one payment and a total of £20 for one depositor.

We issued a pamphlet in which societies were carefully instructed how to proceed in regard to loans so as to place them on a proper footing and give legal security to the depositors. Notwithstanding our care in this direction, we still find some committees guilty of the most culpable negligence, as witness the case of the Thornes Society, now in liquidation, where poor people in good faith deposited some hundreds of pounds, ostensibly as loan, with the society, which has been entirely lost because the committee and officials did not understand their duties and responsibilities and failed to give a legal security.

Such criminal negligence is an abomination, and brings discredit on the movement. We know of some societies who are still carrying on the practice of accepting money nominally as loan, for which they give no legal security to the persons who entrust the money to their care.

Resolution:—Societies' power to borrow.—"That, it having come to the knowledge of the Congress that many societies have exceeded the powers contained in their rules in regard to obtaining money on loan, the attention of all societies is called to the absolute necessity for a strict observance of the rules on the part of committees and officials in respect to this important matter, and that in no case should they accept money on loan in excess of the limit fixed in the rules and except on giving such legal security as is required."

The next point is

(b) BALANCE SHEETS.

Some committees seem to think it is their duty to show a favourable balance sheet, no matter what the position of their society may be. Such committees forget their duties and their position, and overlook the allegiance which they owe to the members who have placed them in their position and trust them to carry on the business honestly for the general good of the whole body.

We speak only of what we know when we say that the fear of a drop in the dividend does, in some societies, lead to a manipulation of figures so as to show even results. Stocks can be inflated or reduced as required. Debts owing by members are often hidden in stock, so that the amount is never correctly ascertained. Assets have in some cases been retained on a balance sheet for a

long time after they have been known to be worthless, and all this is done because many committees fear to face their members with a slight drop in the amount of the dividend. If the members will be so foolish as to hold the members of the committee responsible for any change in the rate of dividend, and proceed to elect only those who will show the highest rate, irrespective of how it is produced, then so much the worse for the members in the long run; but it is no reason why a committee should pander to their greed by becoming dishonest in the compiling of their accounts.

Resolution—Balance Sheets and Accounts.—"That in the opinion of this Congress there should be perfect confidence between the committees and members of co-operative societies in all matters of accounts. The committees being appointed by the members as trustees or managers to act on their behalf, should realise it as their bounden duty to submit clear and correct statements to the members in regard to the transactions and position of their society, whatever the results of their business may be, whether profitable or otherwise."

The best check for this kind of thing is

(c) CAPABLE AUDITING.

(See Appendix IX., p. 168).

We urge all societies to employ only qualified auditors—either such persons who have proved their efficiency by obtaining the certificate issued by the Co-operative Union—a list of whom is given in the Appendix—or otherwise a public auditor or qualified accountant as the case may be.

Resolution—Auditing Societies' Accounts.—"That this Congress desires to impress upon societies the necessity for greater care to be exercised in the selection of auditors, and earnestly recommends that all societies should have their accounts audited (a) by persons who have obtained the 'audit certificate' of the Co-operative Union, or (b) by public auditors appointed by the Treasury under the provisions of the Industrial and Provident Societies Act, or (c) in cases where such auditors are not available, by local auditors possessing the best qualifications for the position."

Even with this safeguard errors may creep in unless there is great care in the

(d) SELECTION OF OFFICERS.

Societies are not sufficiently careful in the selection of persons to fill some of the most important offices. During the past year a case has come under our notice where on two occasions the same person was successful in his application to be appointed as secretary to a society. The applicant appears to have sent *copies* only of *undated testimonials* and was appointed on the strength of these,

and only after appointment did the society take the trouble to inquire about the originals and communicate with the societies or persons who were supposed to have given them. In this case it was found that the man had served a term of imprisonment for fraud on a society where he had previously been engaged. A still worse case is one that occurred quite recently, where the president, secretary, and a member of the committee of a society each gave a testimonial to a person applying for a position as secretary to a society which had just suffered serious loss through a former official, and in this instance the persons who gave the testimonials knew that the person had been released from prison three days previously, where he had served a term for forgery, and when charged with this they could not see that they had done any wrong as they had only testified to his "ability" and had not mentioned "honesty" in the testimonials they had given. What wonder that some societies go wrong when such perverted ideas of morality exist.

Another serious hindrance, and also danger, to the movement is

(e) OVERLAPPING.

This still prevails amongst co-operative societies in many districts, and it is an evil wherever it exists. Its results are harmful in many ways. The commercial instinct of the society and of its individual members is developed at the expense of the best instincts of co-operative life. Co-operators cannot succeed by competing with each other, because competition of this kind, sooner or later, leads to unco-operative practices in business, and it becomes neither better nor worse than an ordinary commercial business. Co-operators cannot too soon learn the lesson that it is not so much by the extent of their trade as by their method of doing it that their future success must be judged.

The sectional boards have been very busy during the year in attempting to reduce the evil of overlapping wherever it was found that their services would be accepted in bringing about an amicable arrangement between the competing societies, and we are pleased to note that in several cases their efforts have been successful.

Resolution.—"That this Congress condemns the practice of 'overlapping' by co-operative societies as being inconsistent with the principles of co-operation, and calls upon all societies in districts where rivalry and overlapping exists to submit their differences to their sectional boards for arbitration, with a view to amalgamation of interests where found practicable, or otherwise solving the difficulties by having fixed boundaries."

GENERAL MATTERS.

36. TRAINING CENTRES FOR MANAGERS.

At last Congress a plan was submitted for establishing training centres for managers and officials of co-operative societies to become thoroughly trained in

the duties of their respective positions. The plan was approved by Congress, and the United Board were authorised to establish training centres where deemed necessary and also to arrange for tuition by correspondence for persons living in districts remote from such centres.

The United Board decided to establish two centres as an experiment, therefore arrangements were made for one at Glasgow and one at Manchester as being in the opinion of the Board the two places most convenient for the greater portion of the intending students.

The centre in Glasgow was placed under the charge of Mr. David Rowat, of the Paisley Provident Society, and Mr. Charles Wright, assisted by Mr. W. Pomfret (respectively manager and secretary of the Manchester and Salford Society), had charge of the one in Manchester.

There have been 116 students at the Glasgow centre and 131 at Manchester.

The examinations were held on April 27 and May 4, the examiners being Mr. A. Mallace (Edinburgh St. Cuthbert's), for Scotland, and Messrs. W. Openshaw (C.W.S., London) and W. H. Elliott (Stratford), for Manchester. The results will not be known in time for inclusion in this report.

37. SHIELDS FOR CHORAL FESTIVALS.

The rules laid down by the United Board for the guidance of co-operative choral associations in competing for the "Shields" offered by the Co-operative Union were submitted to the last Congress and approved. Only three shields have as yet been provided by the Union. These have been required by the Midland, Northern, and North-Western Sections, and have this year been won by the choirs belonging to the following societies, viz., Lenton and Nottingham (Midland), Sunderland (Northern), and Leeds (North-Western). The shields are to be held for one year by the respective winners, and are then to be handed back to the Co-operative Union for another competition.

38. "ROBERT OWEN" MEMORIAL AT NEWTOWN.

The Doncaster Congress approved a suggestion made by the chairman that the balance of £700 then required to complete the amount expended on that portion of the public library at Newtown, known as the "Owen Wing," should be subscribed by the co-operative movement.

We issued a circular to societies asking for additional donations to enable us to complete the amount, and thus carry out the wishes of Congress. Our appeal has resulted in the sum of £253. 11s 4d. being subscribed by 94 societies. This amount included the handsome donation of £100 from the Scottish Co-operative Wholesale Society.

The amount has now been handed over to the public library committee at Newtown, and the fund is now closed.

39. OWEN'S LETTERS AND CORRESPONDENCE.

We received a communication from Mr. G. J. Holyoake stating that he had in his possession nearly 3,000 letters and original documents forming part of the immense correspondence which Robert Owen had with eminent persons in all parts of the world. Mr. Holyoake had carefully perused the letters and had them arranged in order of date and subjects, and he then offered them to the Co-operative Union for the purpose of being deposited and used in connection with any Owen institution which may hereafter be established in connection with our movement. We agreed to pay Mr. Holyoake a small sum to cover the cost to which he had been put in collecting and arranging the letters, and they have now passed into our possession and will be kept at our Central Office.

40. CONVALESCENT HOMES.

The past year has seen marked progress made towards the establishment of additional convalescent homes for co-operators.

In Scotland, the Seaside Home first established in the west will soon be supplemented by an Inland Home in the east. In England, the Roden Home carried on by the English Co-operative Wholesale Society, and the Gilsland Home in the Northern Section, will shortly have the support of two additional homes in the North-Western Section, where it is proposed to have them established at Lytham and Otley. When the six homes get in full working order there will be accommodation for about 500 convalescents at one time.

The Southern Section has adopted the scheme of a "Convalescent Fund" in preference to the establishment of a "Home." Further reference to the scheme will be found in the report of the section.

41. THE UNIVERSITY SCHOLARSHIPS.

The General Secretary had an interview with the Vice-Chancellor of Oxford University in regard to the "Hughes" and "Neale" Scholarships, founded at Oriel College, with the view, if possible, of making the scholarships more attractive and accessible to the sons of co-operators by altering the form of the examination, and also for the purpose of suggesting a course of instruction which would make the scholars capable of rendering useful service to the co-operative movement in the years following their college life. We are not able yet to report the result of this interview, but we have no doubt something will be done to make these scholarships more attractive and useful.

The following is a list of the scholars from the commencement :—

		Qualifying Society.
"Hughes" Scholar,	1884—	Rev. T. P. Broadbent (deceased), Lewes.
"	"	1888—Mr. J. S. Ramsay.....Edinburgh Co-op. Printing.
"Neale"	"	1890—Rev. E. S. Oliver.....Leeds Industrial.
"Hughes"	"	1892—Mr. A. Hickling.....Long Eaton.
"Neale"	"	1894—Mr. W. G. Tweedale.....Blackley.
"Hughes"	"	1896—Mr. R. T. Cooper.....Leicester Distributive.
"	"	1899—Mr. H. C. Horne.....Manchester and Salford.
"	"	1901—Mr. S. B. Hartley.....Pendleton.
"Neale"	"	1903—Mr. G. Garlick.....Pendleton.

CONNECTION WITH OTHER BODIES.

42. CO-OPERATIVE ORGANISATIONS IN OTHER COUNTRIES.

- (a) *The General Union of German Co-operative Societies.*—The 44th annual meeting of the General German Union took place at Dantzig, in August. We were not able to be represented on that occasion, but we sent our best wishes for the success of the Congress.
- (b) *The Union of Co-operative Societies in Switzerland.*—Mr. F. A. Ciappessoni and the General Secretary represented our Union at the annual meeting of the Swiss co-operative societies, which was held at Vevey on July 25th and following days. Messrs. W. H. Brown and J. Shillito were also present representing the Co-operative Wholesale Society, and Mr. Maxwell represented the Scottish Wholesale Society.
- (c) *The Co-operative Union of Denmark.* Mr. J. Johnston represented the Union at the first Congress of the General Union of co-operative societies in Denmark. The Congress assembled at Copenhagen, on September 25th and 26th last.
- (d) *Federation of Co-operative Societies in Holland.*—The General Secretary was appointed to attend as our representative the general meeting of the Federation of Co-operative Societies in Holland, which was held at The Hague, on September 26th and 27th.

Reports of the proceedings at the above-named congresses were presented to the United Board by the representatives appointed to attend.

- (e) *The Co-operative Union of India.*—We received an application from the Co-operative Union of India to be admitted as a member of our Co-operative Union, but as the rules of our Union only permit of registered societies or bodies corporate being admitted to membership, we replied that it was not within our power to accede to their request to be admitted as an ordinary subscribing member, but that we should be pleased to admit their union as an honorary member and to give every assistance in our power towards the development of the movement in India.

43. THE TRADES UNION CONGRESS.

The annual Trades Union Congress was held at Leicester on September 7th, 8th, and 9th, and was attended by Mr. John Potter and the General Secretary as representatives of our Union. Our representatives were cordially received by the congress, but owing to the time occupied by the American deputation, who preceded them, they were left with only about five minutes between them in which to convey the message from the Co-operative Union to their co-workers, the trade-unionists.

44. THE NATIONAL UNION OF TEACHERS.

Mrs. Abbott and Mr. W. H. Berry were appointed to represent us at the annual meeting of the National Union of Teachers, which was held at Portsmouth during Easter week.

45. INTERNATIONAL BUREAU OF PEACE.

We forwarded to the secretary of the International Bureau of Peace the resolution passed by the Doncaster Congress, as follows :—

That this Congress emphatically declares itself in favour of the settlement of international disputes by means of arbitration, and in order to attain this object, it is hereby agreed that the Co-operative Union should give its adhesion to the Central Bureau of Peace, which has its headquarters at Berne, in Switzerland.

The twelfth Congress of Peace, convened by the International Bureau, was held at Rouen on September 22nd and the following days. We were invited to attend but were not represented.

It is now suggested that the co-operative movement, through its Congress, should express itself in favour of an arbitration treaty being entered into between this country and the United States, as has been done in the case of France, and a resolution is submitted to you for that object.

Resolution :—"That this Congress of co-operators being firmly convinced of the benefits to be derived from international peace, and believing that it is possible to settle international disputes by means of arbitration, desires to record its satisfaction that an arbitration treaty has been recently made between this country and France, and to express a hope that this important step may be followed by a similar treaty to be entered into between Great Britain and the United States."

46. THE WOMEN'S GUILDS.

(See Appendix X., page 170.)

We have had pleasure in giving our usual support to the work being carried on by the Women's Guilds of England and Scotland. During the year we have contributed £200 to the English and £50 to the Scottish Guild. This year marks the Coming of Age of the English Women's Guild, and a History of the Guild, 1883 - 1904, is being brought out, which will be on sale at the Congress Exhibition.

BENEVOLENT FUND.

47. THE BLANDFORD MEMORIAL.

The delegates at the Doncaster Congress subscribed the sum of 164. 2s. to the Blandford Memorial. The amount was used in purchasing articles of use selected by the charitable institutions in Doncaster as follows:—

- (a) To the Doncaster General Infirmary and Dispensary, an operating table.
- (b) To the Yorkshire Institution for the Deaf and Dumb, Doncaster, a case of models and a clock for the schoolroom.

These objects were duly presented to the institutions above-named on January 25th by Mr Shillito, the President of Congress, accompanied by the General Secretary and members of the reception committee.

CONGRESS.

48. SUBJECTS FOR CONGRESS.

We commend to your special attention, and afterwards to the consideration of your societies, the papers which have been specially prepared for this Congress on the following important subjects, viz.:—

- (a) "How best can co-operative societies utilise their educational funds in view of the educational facilities now provided by municipal and local authorities," by Mr. W. R. Rae, Chairman of the Educational Committee of the Co-operative Union.
- (b) "Reserve Funds and Depreciation, and the advisability or otherwise of having transferable shares," by Mr. T. Wood, Examiner in Auditing to the Co-operative Union.

49. THE CONGRESS OF 1905.

(See Appendix XI., page 182).

We have received applications for the Congress of 1905 as under:—

- (a) Dundee: From the City of Dundee and the Dundee and District Coal Co-operative Societies.
- (b) Edinburgh: From the St. Cuthbert's, the Norton Park, and the Leith Provident Co-operative Societies.
- (c) Paisley: From the Provident, the Manufacturing, the Underwood Coal, and the Equitable Co-operative Societies.

We appointed a deputation, consisting of Mr. J. Johnston and Mr. A. Whitehead (assistant secretary), to visit the place with a view to ascertaining the available accommodation. Their report is submitted in the appendix

OBITUARY.

50. DECEASED CO-OPERATORS.

The *Co-operative News* has contained notices in reference to the decease of the undermentioned co-operators during the year which has elapsed since last Congress :—

1903.

	Page		Page
Allitt, W. T., Manchester	1146	Laycock, J., Bradford	1291
Ashworth, H., Haslingden	571	Lloyd, D. H., Chicago	1265
Campbell, W., Leeds	540, 541, 548	Lumb, D., Halifax	551
Catley, L., Bridgwater	1183	Lyons, J., Pendleton	822
Gandy, J. A., Barnsley	1538	Mitchison, J., West Herrington ..	975
Greenwood, H., Halifax	648	Pearson, A., Mrs., Eccles	1410
Hartley, J., Hebden Bridge	581	Pearson, T., Eccles	689
Heaney, W., Whaley Bridge	1318	Ricketts, Mrs., Masborough	799
Henderson D., Blaydon	862	Rook, J., Aspatria	1084
Hey, J. E., Summerseat	1258	Scotton, A., Mrs., Derby	584
Hogg, W., Consett	693	Teal, J., Siddal	1183
Lake, J., Newcastle	1084	Whiting, I., Moulton	1539

1904.

	Page		Page
Arderu, J., Compstall	265	Hendy, G., Bristol	285
Boddy, J. H., Handsworth Wood- house	297	Jones, G., Wollaston .. .	263
Buckley, R., Waterloo	203	Threadgill, A. E., Mrs., Grays	297
Dairs, J. H., Bristol	285	Tutt, R. H., London	269, 291
Dawson, W., Wakefield	263	Tutt, W. G., Sheerness	158
Hallam, J., Stapleford and Sandi- acre	297	Walker, Mr., Nottingham	330
		Wickham, H., New Brompton ..	128, 129
		Worley, W., Moulton	203

APPENDIX TO THE REPORT OF CENTRAL BOARD.

I.—LIST OF SOCIETIES WHICH HAVE FAILED TO SUPPLY PARTICULARS FOR THE STATISTICS OF 1903.

ARRANGED IN THEIR RESPECTIVE SECTIONS.

(See Report 1, page 77.)

IRELAND (9).

*Ballinagleragh.
Ballinamona.
Belfast Tailors.
Coalisland.
Dunsany.

Greenore.
Lurgan.
Shamrock.
Suffolk.

MIDLAND SECTION (32).

Anstey.
Blyth Nornay and District.
Bozeat.
Brassington.
Broadwell.
Broughton Boot and Shoe.
Burwarton.
Cosby Agricultural.
Coventry Farmers' Dairy.
Cropwell Bishop.
East Haddon.
East Markham Agricultural.
Edwinstowe.
Evesham Growers' Association.
Gaydon.
Hazelbeach.

Leicestershire Agricultural.
Loughboro' Working Men's.
Markfield.
Muskham Agricultural.
Nottingham Bakers.
Pailton.
Paradise (Foleshill).
Pleasley Works.
Prees.
Rugeley.
*Shirebrook.
Stone.
Stratford-on-Avon.
Sutton Bonnington.
Walgrave Productive.
Walsall Horse Collar and Leather.

NORTHERN SECTION (1).

North Seaton Farming.

NORTH-WESTERN SECTION (37).

Altofts.	Holmfirth Boot and Shoe.
Amalgamated Builders (Manchester).	Hopton (Upper).
Bagslate.	Ingrow.
Bradford and District Railway	Llanrug.
Servants' Coal Supply.	Lower Darwen Conservative.
Broadbottom.	Lumb.
Brock Agricultural (Preston).	Mexbro'.
Castleford and Allerton.	New Hey Provident.
Cefn (Ruabon).	Perseverance (Darwen)
Cowling.	Pilsley.
„ Beehive.	Sedbergh (New).
Dearnley and Featherstall.	Settle.
*Eckington.	Shelley.
Farnley.	Small Bridge.
Foxdale.	*Steeton.
Grange-over-Sands.	Swinton (Upper).
Halifax Builders.	Uppertown.
Heath and Williamthorpe.	Winewall.
Huddlesden.	Woodley.

SCOTTISH SECTION (31).

Auchterarder Feus.	Edinburgh Professional Supply.
„ Provident.	Elgin.
„ Baking.	Forfar Northern.
Banchory.	„ Free Trading Saving.
Banton.	„ West Town.
Blairdardie.	Forth Provident.
Campbeltown.	Govan Old Victualling.
Carnoustie Equitable.	Hamilton Palace Colliery.
Carronbridge.	Kirriemuir.
Carronhall and Kinnaird.	Montrose Baking.
Carronshore Baking.	Muthill.
*Chapelhall.	Niddrie.
Chryston.	Rutherglen Victualling and Baking.
*Condorrat.	Strathisla.
Dalry Baking.	Tarff Vale Agricultural.
Edenvale.	

SOUTHERN SECTION (33).

Andover.	London—*British Bone Brush Manu.
Bexley Heath.	facturers.
*Brandon.	„ London & Country Builders.
Burwell.	„ Electrical Engineers.
Childe Okeford.	„ General Builders.
Civil Service (Haymarket).	„ Hamilton Shirt.
Co-operative Institute (London).	„ Productive.
Crays (St. Mary Cray).	Long Wittenham.
East Greenwich.	Middleton Stoney.
Euston (London).	Newhaven.
Finborough.	New Swindon Provident.
Forton Coal (Gosport).	St. Neots.
Gothic (Edmonton).	Sharnbrook.
Grayshott and District Refreshment	Shirburn.
Association.	Southall.
Greenwich Bread and Flour.	South Darenth.
Lavenham.	Swanbourne.
	Sutton.

SOUTH-WESTERN SECTION (2).

Bath.	| Street Industrial.
-------	--------------------

WESTERN SECTION (18).

Abercynon.	Hereford Agricultural.
Abergwynfi.	Nantymoel.
Blaengarw.	Penrhiwceiber.
Caerau and Spelter (Maesteg).	Phoenix (Nantyglo).
Craigcefnparc.	Resolven.
Cwmavon.	Tidenham.
Duffryn (Mountain Ash).	Treharris.
Ferndale.	Treorky.
Hereford.	Trimsaran.

SUMMARY.

Ireland	9
Midland Section	32
Northern Section	1
North-Western Section	37
Scottish Section	31
Southern Section	33
South-Western Section	2
Western Section	18

Total..... 163

Societies marked * have since sent in their statistical returns, but the particulars were received too late for inclusion in the statistics.

II.—Returns relating to Co-operative Productive Societies which provide in their Rules for a portion of the Profits being given to Labour.

Particulars taken from the Statistical Returns.

(See Report 4, page 80.)

(a) ENGLAND.

NAME OF SOCIETY.	Trade for 1903.	Profit.	Amount of Profit paid to Labour.	Amount of Wages.	Rate per £ on Wages.	Proportion of Profits allotted to Workers after providing for payment of a fixed rate of Interest on Share Capital.
	£	£	£	£	s. d.	
Airedale Worsted Manufacturers (Bradford)	18779	932	37	1872	0 5	Equal rate per £ with capital and trade.
Alcester Needlemakers	2074	4	..	664	..	Equal rate per £ with capital and trade.
§Andrews Watch (Coventry)	811	..	..	331	..	45 per cent of net profits.
§Bedford Leather Manufacturers	764	..	..	454	..	40 per cent of net profits.
Birmingham Printers	1135	72	12	425	1 0	40 per cent of net profits.
Blackpool Mineral Water Supply	1628	..	..	674	..	5 per cent of net profits.
Blackpool Union Printers..	2681	71	..	991	..	40 per cent of net profits.
Bolton Cabinet Makers	5453	111	..	2893	..	40 per cent of net profits.
Bradford Builders	237	9	3	227	..	....
Bradford Cabinet Makers ..	5383	216	20	2073	0 4	Equal rate per £ with trade, and capital one-fourth of said rate.
Bristol Pianoforte.....	1403	125	..	497	..	30 per cent of net profits.
British Bone Brush Manufacturers (London)	..	..	..	..	..	....
Bromsgrove Nail Forgers ..	1812	167	22	1037	0 8	25 per cent of net profits.
Broughton Boot and Shoe..	..	..	..	..	..	38 per cent of net profits
§Burnley Self-Help Cotton Spinning, &c.	55418	..	..	8534	..	No profits until Suspense Account is cleared.
Calderdale Clog Sundries Manufacturing	3153	156	19	790	0 6	Equal rate per £ with trade.
Chesham Boot and Shoe ..	..	..	..	..	..	40 per cent of net profits.
Colne Vale Corn Millers (Slaithwaite)	89025	4592	94	2246	0 10½	Equal rate per £ with trade.
Co-operative Bass Dressers (London)	5382	622	247	1410	4 0	Equal rate per £ with trade.
Co-operative Builders (Camberwell)	10644	740	394	4922	1 8	Equal rate per £ on wages and on the interest paid on share capital.
Co-operative Photographers (Stroud)	256	11	1	90	0 4	35 per cent of net profits.

Societies marked § have made a loss for the year 1903.

NAME OF SOCIETY.	Trade for 1903.	Profit.	Amount of Profit paid to Labour.	Amount of Wages.	Rate per £ on Wages.	Proportion of Profits allotted to Workers after providing for payment of a fixed rate of Interest on Share Capital.
Co-operative Printing Society (Manchester)	£ 78480	£ 4899	£ 667	£ 29608	s. d. 0 6	Equal rate per £ with capital and trade.
Co-operative Sundries Manufact'ng (Droylsden).	36713	2227	245	5789	1 3	Equal rate per £ with capital and trade.
§Coventry Builders	488	..	..	263	..	40 per cent of net profits.
Coventry Watch Manufact'g	2453	43	..	1119	..	Equal division of profits in two parts between labour and trade
§Delph Woollen Manufact'g.	797	..	..	375	..	Equal rate per £ with capital and trade.
§Derby Builders	4564	..	..	1782	..	Workers, tenants, and customers—workers and tenants to share at an equal rate per £ on wages and rents, and customers to have half such rate on purchases
Derby Printers	784	77	21	325	1 5½	40 per cent of net profits.
Derby Umbrella Man'fac'trs	..	..	..	..	..	40 per cent of net profits.
Desboro' Boot and Shoe ..	17197	1005	223	5382	0 10	40 per cent of net profits.
„ Corset Manufact'g	6095	253	..	1718	..	30 per cent of net profits.
Dudley Bucket and Fender	23589	2246	570	7118	1 9	25 per cent of net profits.
§Dudley Mat Makers	64	..	..	73	..	30 per cent of net profits.
Eccles Manufacturing	14655	716	..	3664	..	Equal rate per £ with capital.
Finedon Boot and Shoe	17273	1057	637	5457	2 0½	Equal rate per £ on wages and on the interest paid on share capital
*Garden City Press (Hitchin)	..	..	..	..	..	40 per cent of net profits.
General Builders (London)	..	..	..	..	..	55 per cent divided amongst workers tenants, and customers—workers and tenants to share at an equal rate per £ on wages and rents, and customers to have half such rate on purchases
§General Engineers (London)	447	..	..	289	..	45 per cent of net profits
Glenfield Progress Boot and Shoe	11142	497	101	3184	0 8	40 per cent of net profits
Halifax Builders .....	..	..	..	..	..	....
Hamilton Shirt Making ....	..	..	..	..	..	....
Haslemere Builders.....	35395	1335	368	13117	..	....
Hebden Bridge Fustian	41346	3269	424	13966	0 7½	Equal rate per £ with trade
Higham Ferrers Boot & Shoe	9207	408	93	2870	0 7½	40 per cent of net profits
Huddersfield Brush Manufacturing	4343	320	51	1413	0 9	Equal rate per £ with trade.
Hull General Builders	6705	264	..	2600	..	40 per cent of net profits.
„ General Shipwrights..	..	..	..	..	..	30 per cent of net profits

* Not commenced business at end of 1903. Societies marked § have made a loss for the year 1903

NAME OF SOCIETY.	Trade for 1903.	Profit.	Amount of Profit paid to Labour.	Amount of Wages.	Rate per Man. Wages.	Proportion of Profits allotted to Workers after providing for payment of a fixed rate of Interest on Share Capital.
Hull Printers	£ 1938	£ 110	£ 12	£ 1146	s. d. ..	40 per cent of net profits
Ideal Clothiers, Wellingboro'	14310	932	197	4340	0 9	30 per cent of net profits
Keighley Ironworks	16302	1012	49	4117	0 3	Equal rate per £ with capital and labour.
Kettering Boot and Shoe ..	46691	3642	1074	14383	1 7½	40 per cent of net profits
„ Builders	18711	633	118	5701	0 5	45 per cent of net profits.
„ Clothing	45117	3333	777	12665	1 2½	30 per cent of net profits.
„ Corset	15020	920	224	5314	1 0	35 per cent of net profits.
„ Union Boot & Shoe	15640	432	83	4831	10 10	35 per cent of net profits.
Kirkby-in-Ashfield Manu- facturers	4324	45	..	785	..	30 per cent of net profits
Leek Silk Twist Manufact'g	19908	876	354	4372	1 6	No definite provision in rules
Leicester Anchor Boot and Shoe	29463	650	122	10043	0 3	40 per cent of net profits
Leicester Basket Makers ..	1010	..	..	480	..	30 per cent of net profits.
Leicester Boot and Shoe ..	48967	2172	455	15685	1 1½	40 per cent of net profits.
Leicester Builders	4250	21	..	1705	..	60 per cent divided amongst workers, tenants, and customers—workers and tenants to share at an equal rate per £, and customers to have half such rate on purchases.
*Leicester Cabinet and Wood Workers	..	..	..	..	..	40 per cent of net profits.
†Leicester Carriage Builders and Wheelwrights	214	13	..	139	..	....
Leicester Engineers	2231	36	..	899	..	40 per cent of net profits.
Leicester Printers	8624	619	107	3115	0 8½	40 per cent of net profits.
Leicester Self-Help Boot and Shoe	8307	45	26	2495	0 5	30 per cent of net profits.
Licensed Trade Supply (Coventry)	2461	155	3	788	..	½d. in the £ on the gross sales, or ½d. in the £ on the net profits, as the ordinary business meetings fix.
London Bookbinders	807	58	..	405	..	One-third of net profits.
London Clothiers	1197	102	8	160	1 0	40 per cent of net profits.
London Electrical Engi- neers	..	..	..	..	..	40 per cent of net profits.
*London Mosaic Workers ..	..	..	..	..	..	All the net profits.
London Productive .....	..	..	..	..	..	30 per cent of net profits.
Long Buckby Boot and Shoe	1997	56	8	906	0 5	35 per cent of net profits.
Long Eaton Printers	742	38	10	351	..	50 per cent of net profits.

* Not commenced business at end of 1903. † Statement for six months only. ‡ First half of year only. Societies marked § have made a loss for the year 1903.

NAME OF SOCIETY.	Trade for 1903.	Profit.	Amount of Profit paid to Labour.	Amount of Wages.	Rate per £ on Wages.	Proportion of Profits allotted to Workers after providing for payment of a fixed rate of Interest on Share Capital.
Macclesfield Silk Manufac- turing	£ 15370	£ 431	£ ..	£ 5628	s. d. ..	Five-ninths of the net profits.
Martley Basket Makers....	..	..	..	..	..	65 per cent of net profits.
Medway Ship Building	1575	116	22	322	1 3	40 per cent of net profits.
Midland Boot Manufactur- ing (Wellingboro')	7194	142	..	2161	..	40 per cent of net profits.
Midland Productive Tin- plate Workers (Birming- ham)	2960	100	..	1100	..	50 per cent of the net profits
† "Morning Star" Sundries (Leicester).	621	5	..	113	..	35 per cent of net profits.
Nantwich Boot and Shoe..	4693	149	59	1859	0 8	40 per cent of net profits
Nelson Self-Help Manufac- turing	27836	..	..	6809	..	All the net profits.
Northamptonshire Produc- tive (Wollaston)	21245	1134	428	6700	1 3½	40 per cent of net profits.
North Wales Quarries (Bethesda)	3598	61	..	..	..	40 per cent of net profits.
Norwich Boot and Shoe....	2210	60	..	625	..	35 per cent of net profits.
*Norwich Printers .....	..	..	..	..	..	30 per cent of net profits.
§ Nottingham Printers	1395	..	..	672	..	20 per cent of net profits.
Oxford Builders.....	1772	57	15	964	..	45 per cent of net profits.
Plymouth Printers	1663	68	15	411	0 9	40 per cent of net profits.
Rannds Productive	10052	7	..	3526	..	Equal rate per £ on wages and on the interest paid on capital.
Ringstead Unity	5613	484	..	2195	..	Equal rate per £ on wages and on the interest paid on share capital.
Rothwell Boot and Shoe ..	11300	210	..	2809	..	40 per cent of net profits.
St. Crispin Productive (Rannds)	23932	1116	596	7246	1 7½	Equal rate per £ on wages and on the interest paid on share capital.
§ Sheffield Builders.....	1002	..	..	429	..	45 per cent of net profits.
Sheffield Cutlery	1579	174	..	790	..	Equal rate per £ with trade.
§ Sheffield Federated Cutlers	1199	..	..	684	..	Equal rate per £ with capital.
Sheffield Trade-Unionists' Sheep Shear Manufact'ng	14023	1429	536	5792	2 0	Not exceeding 5 per cent on wages.
"Sperope" Boot Manufac- turing (Barwell)	10654	288	40	2536	..	40 per cent of net profits.
§ Thomson, Wm., and Sons..	18718	..	..	5693	..	Equal division of profits in two parts between labour and trade.
Walgrave Productive .....	..	..	..	..	..	Equal rate per £ on wages and on the interest paid on share capital.

* Not commenced business at end of 1903.

† Statement for six months only.

Societies marked § have made a loss for the year 1903.

NAME OF SOCIETY.	Trade for 1903.	Profit.	Amount of Profit paid to Labour.	Amount of Wages.	Rate per £ on Wages.	Proportion of Profits allotted to Workers after providing for payment of a fixed rate of Interest on Share Capital.
Walsall Harness Makers ..	£ ..	£ ..	£ ..	£ ..	s. d.	40 per cent of net profits.
Walsall Horse Collar and Leather Manufacturing ..	..	..	..	..	..	Double the rate per £ on wages as is paid on the interest on share capital.
Walsall Padlock	19670	1028	600	9840	1 3	Equal rate per £ on wages and on the interest paid on capital.
Wigston Magna Hosiers....	1436	..	..	206	..	40 per cent of net profits.
	1037613	49403	10187	294177	..	

(b) SCOTLAND.

NAME OF SOCIETY.	Trade for 1903.	Profit.	Amount of Profit paid to Labour.	Amount of Wages.	Rate per £ on Wages.	Proportion of Profits allotted to Workers after providing for payment of a fixed rate of Interest on Share Capital.
Condorrat Quarrying	£ 5553	£ ..	£ ..	£ ..	s. d.	70 per cent of net profits.
Edinburgh Printing.....	9768	900	105	4982	0 6½	12½ per cent of net profits.
Glasgow United Baking....	422720	53821	7230	64157	2 0½	Equal rate per £ with trade.
Paisley Manufacturing	90679	5658	550	16417	0 9	Equal rate per £ with trade.
	528720	60379	7885	85556	..	

SUMMARY.

	Trade for 1903.	Total Profit.	Amount of Profit paid to Labour.	Amount of Wages.
	£	£	£	£
ENGLAND.....	1037613	49403	10187	294177
*SCOTLAND	528720	60379	7885	85556
	1566333	109782	18072	379733

Number of Societies whose Rules provide for Division of Profits to Workers	108
„ „ which have made Profits	72
„ „ which have Allotted Profits to Workers	51
„ „ which have made Profits, but not Allotted any portion to Workers....	21

The Societies against whose names there are blanks in the various columns are those which have declined to give any information, notwithstanding our repeated applications.

* This does not include any figures relating to the Scottish Wholesale Society, which distributes over £11,000 a year as dividend to labour.

The Societies marked § have made a loss for the year 1903.

III. FARMING.

(See Report 5, page 82.)

N.B.—Societies holding less than ten acres are not included.

(a) *By Societies.*

Society.	County.	Acreage.	Capital.	Rent.	Result of Year.		
					Profit	Loss	
MIDLAND SECTION—				£	£	£	£
Daventry	Northampton ..	16	200	63	—	1	
Desborough	”	400	2960	380	169	—	
Enderby	Leicester	47	450	104	21	—	
Great Wigston.....	”	33	—	—	—	—	
Hucknall Torkard	Nottingham....	180	2000	294	—	46	
Ilkeston	Derby	12	—	40	—	34	
Kettering Industrial	Northampton	80	540	150	30	—	
Kirkby-in-Ashfield	Nottingham....	14	100	30	8	—	
Langley Mill and							
Aldercar	Nottingham....	80	2000	126	—	—	
Lincoln	Lincoln	167	4106	195	25	—	
Long Buckby	Northampton ..	21	300	74	7	1	
Long Eaton	Derby	385	2500	620	406	—	
Nuneaton	Warwick	16	—	65	—	—	
Ripley	Derby	110	1470	280	142	—	
Rothwell Industrial	Northampton ..	17	789	16	9	—	
Tamworth	Stafford.....	270	3720	359	—	274	
NORTHERN SECTION—							
Ashington Equitable	Northumberland	75	1191	42	—	—	
Bedlington	”	108	3079	180	—	175	
Birtley	Durham	204	2390	334	121	—	
Bishop Auckland....	”	417	2980	350	—	87	
Blaydon		14	—	49	—	—	
Chester-le-Street....	”	212	1076	299	284	—	
Cleator Moor	Cumberland....	50	800	120	81	—	
Consett	Durham	211	2525	100	142	—	
Cornforth and Coxhoe	”	35	1874	—	42	—	
Darlington	”	60	350	143	26	—	
Hartlepoons	”	113	18035	—	—	138	
Haswell	”	56	300	76	30	—	
Lazonby	Cumberland....	10	—	18	18	—	
Middlesbrough.....	York	11	88	31	—	4	
Newcastle-on-Tyne..	Northumberland	122	12385	—	—	515	
New Delaval	”	10	—	30	—	—	
Seaton Delaval	”	247	2500	375	766	—	
Sherburn Hill	Durham	115	600	170	15	—	

Society.	County.	Acreage.	Capital.	Rent.	Result of Year.		
					Profit.	Loss.	
NORTHERN SECTION— <i>con.</i>				£	£	£	£
Stockton	Durham	116	.. 1000 ..	265 ..	56 ..	—	
Sunderland	„	420	.. 14645 ..	586 ..	211 ..	—	
Tow Law	„	10	.. 376 ..	—	— ..	—	
West Stanley	„	150	.. 1889 .	64 ..	— ..	40	
NORTH-WESTERN SECTION—							
Batley	York .. .	98	.. 2000 ..	160 ..	47 ..	—	
Bradford	„	23	.. 1500 ..	18 ..	— ..	—	
Burnley.....	Lancaster	38	.. 170 ..	98 ..	— ..	—	
Colne	„	49	.. 664 ..	110 ..	37 ..	—	
Dalton-in-Furness ..	„	19	.. — ..	30	88 ..	—	
Farnworth & Kearsley	„	15	.. 1214 ..	— ..	—	—	
Halifax	York	20	.. 300 ..	60 ..	— ..	8	
Huddersfield	„	14	.. — ..	15 ..	— ..	—	
Hyde	Chester	20	.. 80 ..	40 ..	3 ..	—	
Lancaster & Skerton	Lancaster	100	.. 1300 ..	195 ..	— ..	37	
Leeds.....	York	81	.. 4117 ..	— ..	— ..	191	
Longridge.....	Lancaster	28	.. 250 ..	69 ..	1 ..	—	
Mirfield Industrial	York	14	.. 150 ..	41 ..	— ..	16	
Nelson	Lancaster	108	.. 1180 ..	256 ..	— ..	—	
Pendleton.....	„	39	.. 258 ..	81 ..	20 ..	—	
Silsden	York	42	.. — ..	— ..	— ..	39	
Stocksbridge	„	18	.. — ..	27 ..	21 ..	—	
Winnington	Chester	11	.. 118 ..	25 ..	— ..	25	
York	York	53	.. 2 ..	133 ..	— ..	—	
C.W.S. (Manchester)	Lancaster.....	125	.. 13920 ..	188 ..	— ..	590	
SCOTTISH SECTION—							
Dunfermline	Fife .. .	504	.. 4654 ..	1116 ..	200 ..	—	
Tranent.....	Haddington	122	.. 1397 ..	294 ..	195 ..	—	
Walkerburn	Peebles	46	.. 700 ..	100 ..	125 ..	—	
Scottish C.W.S.(Glasgow)	Lanark	109	.. 3377 ..	152 ..	— ..	820	
SOUTHERN SECTION—							
Banbury	Oxford	88	.. 7598 ..	— ..	— ..	54	
Chipping Norton....	„	214	.. 4849 ..	— ..	1 ..	—	
Colchester and East Essex.....	Essex.....	66	.. 948 ..	— ..	— ..	163	
Harwich and Dovercourt	Essex	160	.. 1861 ..	330 ..	— ..	130	
Ipswich	Suffolk	50	.. 3486 ..	— ..	47 ..	—	
Leighton Buzzard ..	Bedford.....	13	.. — ..	40 ..	— ..	—	
Sheerness	Economical Kent	83	.. — ..	58 ..	— ..	40	
Woolwich	„	100	.. 1300 ..	306 ..	— ..	837	

Society.	County.	Acreage.	Capital.	Rent.	Result of Year.	
					Profit.	Loss.
SOUTH-WESTERN SECTION—			£	£	£	£
Plymouth	Devon	98	.. 900 ..	225 ..	43 ..	—
Radstock	Somerset	14	.. — ..	25 ..	— ..	—
Total..		7196	£147511	£10214	£3155	£4225

(b) *Farming Societies.*

SOUTHERN SECTION—						
Assington	Suffolk	223 ..	3709 ..	— ..	2 ..	—
WESTERN SECTION—						
Coln St. Aldwyn's ..	Gloucester	252 ..	1129 ..	157 ..	83 ..	—
Total.....		7671	£152349	£10371	£3240	£4225

IV.—RETURNS FROM CO-OPERATIVE AGRICULTURAL ASSOCIATIONS.

(See Report 6, page 83.)

AFFILIATED AND NON-AFFILIATED TO THE AGRICULTURAL ORGANISATION SOCIETY LIMITED, DACRE HOUSE, DACRE STREET, WESTMINSTER, LONDON, S.W.

Name of Society.	Members.	Share Capital.	Sales.	Profit	Loss
		£	£	£	£
Agricultural & Horticultural (London)	3116	10020	52379	2689	..
*Alcester Agricultural .....	..	..	..	..	..
Aspatia Agricultural	328	2056	15221	105	..
Assington Agricultural	281	2312	952	2	..
Aylestone Allotments	186	92	152	30	..
†Battle and District Agricultural ..	17	100	151	..	..
Beckford Farmers' Association	21	191	1748	22	..
*Berkhamstead Agricultural .....	..	..	..	..	..
Bewdley Agricultural Supply Assoc.	26	173	1222	..	50
Brampton Agricultural	52	351	921	62	..
Brandsby Dairy Association ..	104	565	5060	256	..
Brock Agricultural (Preston) .....	..	..	..	..	..
Buckingham Agricultural Trading ..	12	13	80	1	..
†Bungay and District Farmers	28	84	..	..	..
†Carmarthen Agricultural Trading ..	212	174	1373	..	..
Coleshill and District " "	27	605	514	14	..
bCosby Agricultural	18	8	284	..	..
bCoventry Farmers' Dairy	48	756	2551	..	..
Cromwell Agricultural	10	7	195	..	..
†Cross Inn Agricultural Trading	50	55	800	..	..
Dyffryn Teify " "	18	18	131	2	..
Easingwold Agricultural Club Entire Cart Horse	44	2	74	..	11

* Not commenced business at end of 1903. + Trading under one year.

b These returns are taken from the Registrar's Returns of 1902.

Name of Society.	Members.	Share Capital.	Sales.	Profit.	Loss.
		£	£	£	£
East Anglian Co-operation	61	813	9671	25	..
Eastern Counties Dairy Farmers ..	51	1040	19952	448	..
<i>b</i> East Markham Agricultural	8	4	31	..	..
Emlyn Agricultural	420	160	3000	..	..
Evesham Growers' Association .. .	..	..	..	..	..
† Farnham, Alton and District Farmers and Hop Growers	51	240	592	..	..
† Fishguard and Glodwick Agricultural.	21	19	270	..	..
Forest Supply Association	63	292	1145	1.	..
† Framlingham and Dist. Agricultural..	114	400	1210	29	..
Furness & South Cumberland Supply Association	342	1931	16933	869	..
† Gwernogle Agricultural	14	3	120	..	..
† Hartlebury and District Agricultural Supply Association	14	48	97	..	..
<i>b</i> Hereford Agricultural	55	940	703	..	..
Lampeter Dairy	78	716	1766	..	52
<i>b</i> Leicester-hire Agricultural	10	9	1188	..	..
Leicester Small Holdings Association.	64	138	..	..	..
Leigh and District Agricultural	11	84	1077	11	..
Llandyssil Agricultural	134	103	2751	..	10
Llangwryford Agricultural	29	29	190	..	..
Llanbyther Agricultural	49	..	556	17	..
Lledrod Agricultural	64	20	681	11	..
† Midland Counties Agric. Supply Assoc.	96	1467	2401	..	..
* Monks Kirby Agricultural .. . . .	..	..	..	..	..
<i>b</i> Muskham Agricultural	49	23	275	..	..
Newark Dairy	30	288	726	40	..
† Newfound Pool Allotments	122	23	..	..	..
* New Quay and Llandyssil .. . . .	..	..	..	..	..
† Nidderdale Dairy	29	256	1017	..	..
† Penbryn Cranog Agricultural	71	45	..	..	..
Ripon Agricultural	8	14	693	2	..
St. Bride's Agricultural	41	28	838	14	..
† Salford Dairy	34	704	691	..	..
Skeldale Dairy	45	147	6994	118	..
† Somersetshire Chamber of Agriculture	28	7	..	..	..
* Southam Agricultural .. . . .	..	..	..	..	..
Tarff Valley Agricultural	14	153	323	..	..
Tregaron Agricultural	40	80	375	..	..
Vale of Eden Agricultural	153	453	1327	18	..
Vale of Tivy Agricultural	548	328	6000	259	..
† Vicar's Farm	23	264	660	..	..
Warwickshire Farmers' Supply Assoc.	27	230	1313	10	..
* Willoughby Waterless .. . . .	..	..	..	..	..
Total	7609	29082	163374	5055	123

IMPORTANT.—All net profits are calculated after providing for the expenses, but *before deducting interest on share capital, i.e.*, in all cases the amount stated as profits *includes* the sum which is paid as *interest* on the *share capital of the society*.

* Not commenced business at end of 1903. † Trading under one year.

‡ Returns not completed. *b* These returns are taken from the Registrar's Returns of 1902.

V.—List of Industrial and Provident Societies Registered under the Industrial and Provident Societies Act during the Year 1903.

(See Report 11, page 88.)

ABBREVIATIONS.—C means Co-operative; E, Equitable; I, Industrial; L, Land; and P, Provident. "Limited" is understood after every name, and "Society" where A (Association) is not added.

Ref. No.	Reg. No.	Name and Registered Office of Society.	County.	Section
(a) ENGLAND AND WALES.				
1	3966	Agricultural Mutual Insurance, 275 and 276, High Holborn, W.C.	London.....	S.
2	3967	Blackdown and Thorncombe Collecting Depôt, Thorncombe, Chard	Dorset	S.
3	3968	Feltham and District C., Fruen-road, Feltham	Middlesex....	S.
4	3969	Parliament Loan, 18, Lower Parliament-street	Nottingham	M.
5	3970	Hartlebury & District Agricultural Supply A., Guild House, Hartlebury, Kidderminster	Worcester ..	M.
6	3971	Haslemere and District I.C., Glenthorne Villa Foundry-road Haslemere	Surrey ..	S.
7	3972	Kingswear and Dartmouth C., 2 College View, Kingswear, Dartmouth	Devon	S.W.
8	3973	Warsop Vale I.C., Stores, Warsop Vale, Mansfield	Nottingham..	M.
9	3974	Gwernogle Agricultural, Store, Gwernogle, Nantgaredig, Carmarthen	Carmarthen..	W.
10	3975	Carmarthen Agricultural, The Store, Carmarthen	Carmarthen	W.
11	3976	Llandybyther Agricultural, The Store, Llandybyther	Cardigan	W.
12	3977	Fishguard and Goodwick Agricultural, Park House, Fishguard	Pembroke....	W.
13	3978	Leigh and District Agricultural, 47, Oxford-street, Leigh	Lancaster....	N.W.
14	3979	Abercynon I.C., 22, Commercial-street, Abercynon	Glamorgan ..	W.
15	3980	Melksham and District Poultry, Melksham..	Wilts	S.
16	3981	United Homes Investment (Land), 19 and 21, Queen Victoria-street, E.C.	London.....	S.
17	3982	Midland Locksmiths Wood-street, Willenhall, Wolverhampton	Stafford	M.
18	3983	Brock Agricultural C. Trading, Cannon-street Chambers, Preston	Lancaster....	N.W.
19	3984	Fenton Working Men's Club and Institute, 117, High-street, Fenton, Stoke-on-Trent	Stafford	M.
20	3985	Martley Basket Makers Ivy Cottage, Martley	Worcester ..	M.
21	3986	Cross Inn C. Agricultural Trading, Cefngwrthhaffan, Pennant Aberarth, Aberystwyth	Cardigan	W.
22	3987	Penbryn Cranog Agricultural, The Store, Llangranog, Llandyssil	Cardigan . .	W.

Ref. No.	Reg. No.	Name and Registered Office of Society.	County.	Section
ENGLAND AND WALES.— <i>Continued.</i>				
23	3988	Framwellgate Moor E.I.C., Society's Stores Front-street, Framwellgate Moor	Durham	N.
24	3989	Welsh Mutual Plate Glass Insurance, 85, Oxford-street, Pontycymmer	Glamorgan ..	W.
25	3990	Bill Quay, Wardley and Pelaw Workmen's Club and Institute, Woodbine House, Bill Quay, Newcastle-on-Tyne	Durham	N.
26	3991	Thornley and District Working Men's Club and Institute, Workmen's Club, Thornley	Durham	N.
27	3992	Willington and District Working Men's Club and Institute, 17, Commercial-street, Willington	Durham	N.
28	3993	Scaford Dairy, The Dairy, Scaford, Melton Mowbray	Leicester	M.
29	3994	Lewisham Progressive Club, Lanier-road, Hither Green-lane, Lewisham, S.E.	London.....	S.
30	3995	Legal and General Protection, 71 and 72, Strand, W.C.	London.....	S.
31	3996	Midland Land, 11, High-street, Long Eaton..	Derby	M.
32	3997	Foster's Employés, 24, Station-road, Padiham, Burnley	Lancaster....	N.W.
33	3998	Gwauncaegurwen and District C., Gwaun- caegurwen	Glamorgan ..	W.
34	3999	Launceston and District C., Launceston	Cornwall	S.W.
35	4000	Market Weighton and District C., York-road, Market Weighton	York	N.W.
36	4001	Bradford Builders, 32, Rebecca-st. Bradford.	York	N.W.
37	4002	Burslem Workmen's Club and Institute, 7, Furlong-place, Burslem	Stafford	M.
38	4003	Cambridgeshire, Huntingdonshire, and Isle of Ely Public-house Trust A., 7, Downing- street, Cambridge	Cambridge ..	S.
39	4004	Midland Counties Press, 81, Orphanage-road, Erdington, Birmingham	Warwick	M.
40	4005	Rokeby Working Men's Club and Institute, 93, Bath-street, Rugby	Warwick	M.
41	4006	Beckett Working Men's Club and Institute, Beckett-street, Bilston	Stafford	M.
42	4007	Hartlepool Fishermen's Ferry Boat, 20, Bed- ford-street, Hartlepool	Durham	N.
43	4008	General Transport and Supply, 13 ¹ , Gower- street, W.C.	London.....	S.
44	4009	Great Ouseburn and District Poultry, Rock Cottage, Great Ouseburn, York	York	N.W.
45	4010	International Seafarers' Club and Institute, Maritime Hall, West India Dock-road, E.	London.....	S.
46	4011	Long Eaton (Sawley-road) Garden Holders' A., 20, Friar-street, Long Eaton	Derby	M.
47	4012	Framlingham and District Agricultural C., The Stores, Framlingham	Suffolk	S.
48	4013	Oakes Working Men's Club, Riley's Yard, Plover-road, Oakes, Huddersfield	York	N.W.

Ref. No.	Reg. No.	Name and Registered Office of Society.	County.	Section
ENGLAND AND WALES.— <i>Continued.</i>				
49	4014	Croydon Mutual Credit and Deposit Bank 69a, North-end, Croydon	Surrey	S.
50	4015	Chiswick Club, Mornington House, 61, High- road, Chiswick, W.	Middlesex....	S.
51	4016	Anglo-Continental Wine Buyers' Alliance, 7, Palace Chambers, 9, Bridge-street, West- minster, S.W.	London.....	S.
52	4017	Civil Service and General House Investment, 49, Newgate-street, E.C.	London.....	S.
53	4018	Derby Umbrella Manufacturers, 106, Dale- road, Derby	Derby	M.
54	4019	Oxcroft and District C., The Stores, Stanfree, Chesterfield	Derby	M.
55	4020	Ilkeston Mutual Loan, Sir John Warren Hotel, Ilkeston	Derby	M.
56	4021	Leeds Socialist Halls, Labour Church, Dews- bury-road, Leeds	York ..	N.W.
57	4022	Laindon Hills and Laindon C.I., 1, Nightin- gale-parade, Station-road, Laindon Hills, Billericay	Essex	S.
58	4023	Cornforth's United Social Club and Institute, Clubhouse, Reading-room-street, West Cornforth	Durham	N.
59	4024	St. Columb Road and District C., Stores, St. Columb-road	Cornwall	S.W.
60	4025	Usworth and District Workmen's Club and Institute, Victoria Hall, New Washington, Washington Station	Durham	N.
61	4026	West Auckland Workmen's Club and Insti- tute, Club House, West Auckland, Bishop Auckland	Durham	N.
62	4027	British People's Bank, 85, Lord-street, Liverpool	Lancaster....	N.W.
63	4028	East Dereham Poultry, Market Hall, East Dereham	Norfolk.....	S.
64	4029	Cwmlllynfell C., Cwmlllynfell, Lower Cwm- twrch	Glamorgan ..	W.
65	4030	Sevenoaks Tenants, 80, High-st., Sevenoaks..	Kent	S.
66	4031	Midland Counties Agricultural Supply A., 7, Bridge-street, Stourport	Worcester....	M.
67	4032	Fakenham Poultry, Station Yard, Fakenham	Norfolk.....	S.
68	4033	London Leeds, and General Insurance, 38, Upper Baker-street, N.W.	London.....	S.
69	4034	Barrow Amalgamated Club and Institute, A.S.E. Club, Ramsden-square, Barrow-in- Furness	Lancaster....	N.W.
70	4035	Kingsway Syndicate, 133, Gower-street W.C.	London.....	S.
71	4036	Shotton Colliery Workmen's Club, Club- house, Station-road, Shotton Colliery, Castle Eden	Durham	N.
72	4037	Walsall Harness Makers, Holtshill-lane, Walsall	Stafford	M.

Ref. No.	Reg. No.	Name and Registered Office of Society.	County.	Section
ENGLAND AND WALES.— <i>Continued.</i>				
73	4038	St. Andrew's, Peckham, C.I., Parish Room, Glengall Road, Peckham, S.E.	London.....	S.
74	4039	North Wales Quarries, 168, Temple Chambers, Fleet-street, E.C.	London.....	S.
75	4040	Leicestershire Co-operative Small Holdings A., 4, Union-street, Leicester	Leicester	M.
76	4041	Leicester Carriage Builders and Wheelwrights, 17, Gopsal-street, Leicester	Leicester	M.
77	4042	No. 3 Caerau Builders, 10, Bridge-street, Maesteg	Glamorgan ..	W.
78	4043	Hull Civil Service A, 2, Wawne-street, Hull	York	N.W.
79	4044	Farnham, Alton, and District Farmers' and Hop-growers' C.A., 10 and 11, West-street, Farnham	Surrey	S.
80	4045	Morning Star Sundries 121, High Cross-street, Leicester	Leicester	M.
81	4046	Penyffordd and District C., Penyffordd, Mold	Flint	N.W.
82	4047	Darley Farmers, The Stores, Darley, Leeds	York	N.W.
83	4048	Sutton-in-Ashfield Conservative and Unionist Working Men's Club, Forest-street, Sutton-in-Ashfield	Nottingham..	M.
84	4049	William Morris C, 6, Somerset-rd., Walthamstow	Essex	S.
85	4050	Blackwood and District I. and P. C., 106, High-street, Blackwood, Newport	Monmouth ..	W.
86	4051	Dudley Mat Makers, Tower-street, Dudley ..	Worcester....	M.
87	4052	Battle and District Agricultural Supply A., Bloomham Farm, Catsfield, Battle	Sussex	S.
88	4053	Felton and District C., Society's Store, High-street, Felton	Northumberland	N.
89	4054	G. W. Jones, 60, Shakespeare-road, Herne Hill, S.E.	London.....	S.
90	4055	Evesham Growers' A, The Cottage, Beale Cooper's-lane, Bengeworth, Evesham	Worcester....	M.
91	4056	Nidderdale Dairy, 6, Commercial-street, Harrogate	York	N.W.
92	4057	Brandon (Centre Ward) and Meadowfield Club and Institute, Clubhouse, Commercial-street, Brandon Colliery	Durham	N.
93	4058	Duke of Wellington Social Club and Institute, Clubhouse, Wellington-st., Cowpen Quay	Northumberland	N.
94	4059	Somersetshire Chamber of Agriculture C., Park-road, Yeovil	Somerset	S.W.
95	4060	Leicester Cabinet and General Woodworkers, 69, Beaumanor-road, Leicester	Leicester	M.
96	4061	Calne C., Stores, The Square, Calne	Wilts.	S.
97	4062	Waldridge Fell Workmen's Club and Institute, Dene House, Waldridge Fell, Chester-le-Street	Durham	N.
98	4063	Amble Mechanics' Institute, Middleton-street, Amble, Acklington	Northumberland	N.
99	4064	Universal Benefit Trading, 50, Cannon-st., E.C.	London.....	S.

Ref. No.	Reg. No.	Name and Registered Office of Society.	County.	Section
ENGLAND AND WALES.— <i>Continued.</i>				
100	4065	Llangwryfon Agricultural, Cnwcy-barcut, Llangwryfon, Aberystwyth	Cardigan	W.
101	4066	Royston and District I.C., Rock-road, Royston	Herts.	S.
102	4067	Business Men's Legal Aid, 88, 89, 90, Chancery-lane, W.C.	London.....	S.
103	4068	Sidmouth and District C., Southcombe Villa, Sidmouth	Devon	S.W.
104	4069	South-Western Labour Journal A., 4, Princess-street, Ope, Plymouth	Devon	S.W.
105	4070	Honiton I.C., High-street, Honiton	Devon	S.W.
106	4071	White Lion £10 Loan, Robinson's Hill, Bulwell, Nottingham	Notts.	M.
107	4072	Tiverton and District Poultry, Higher Railway Yard, Tiverton	Devon	S.W.
108	4073	West Ryton, Crawcrook, and District Social Club, 15, Beech Grove-terrace, West Ryton	Durham	N.
109	4074	Mosaic Workers' C., 33, Gough-street, Mount Pleasant, W.C.	London.....	S.
110	4075	Forest Hall Club and Institute, Clubhouse, Forest Hall, Newcastle-on-Tyne	Northumber-land	N.
111	4076	Cobham and District I.C., Anyards-road, Cobham	Surrey	S.
112	4077	Fleet and District C., Maiwand, Reading-rd, Fleet	Hants.	S.
113	4078	Rochdale and District Potato Chippers, The Stores, Watts-street, Rochdale	Lancaster....	N.W.
114	4079	Garden City Press, Bancroft, Hitchen	Herts.	S.
115	4080	Bristol Garden Suburbs, 1, Queen Anne Buildings, Baldwin-street, Bristol	Gloucester ..	W.
116	4081	Bugay and District Farmers' C., Abbey Farm, Alburgh, Harleston	Norfolk.....	S.
117	4082	Ottery St Mary and District C., Stores, Ottery St. Mary	Devon	S.W.
118	4083	Kemble and District C., Stores, Kemble, Cirencester	Gloucester ..	W.
119	4084	Granville Banking and Loan, 537, High-road, Chiswick, W.	Middlesex ...	S.
120	4085	Northants Club's Productive, Gosham-road, Irthlingborough, Higham Ferrers	Northampton	M.
(b) SCOTLAND.				
121	197	Glasgow Workers' C., 42A, Thistle-street, Glasgow, S.S.	Lanark . . .	
122	58	Newburgh and District C., High-street, Newburgh	Fife	
123	198	Scottish Guild of Handicraft, 414, Sauchiehall-street, Glasgow	Lanark . . .	
124	59	Bowhill Public-house, Bowhill, Auchterderran	Fife	
125	199	Glasgow M.O.S.C. Club, 195, Pitt-street, Glasgow	Lanark	
126	40	Montrose Baking and Grocery C.A., 75, High-street, Montrose	Forfar	

Ref. No.	Reg. No.	Name and Registered Office of Society.	County.	Section
SCOTLAND. <i>(continued.)</i>				
127	3	Tarff Valley Agricultural C., Ringford, Kirkcudbrightshire	Kirkcudbright	
128	200	Scottish C Veterans' A., 71, St. James-street, Glasgow, S.S.	Lanark	
129	9	Tranent and Cockenzie Building and Investment, Bridge-street, Tranent	Haddington..	
130	21	British General, 219, St. Vincent-street, Glasgow	Lanark	
(c) IRELAND.				
131	631	Rathkenny C. Agricultural and Dairy, Rathkenny	Antrim	
132	653	Keady and District C., Main-street, Keady ..	Armagh	
133	662	Frontier C. Agricultural and Dairy, Leish, Ferrettspass	Armagh	
134	668	Fane Valley C. Agricultural and Dairy, Altnamachin	Armagh	
135	673	Cladybeg C. Agricultural and Dairy, Cladybeg	Armagh	
136	689	Armagh and District C. Bee-Keepers, Armagh	Armagh	
137	624	Breffni Hosiery C. Home Industries, Cavan..	Cavan	
138	644	Clifferna C. Agricultural and Dairy, Clifferna, Stradone	Cavan	
139	652	Maghera C. Agricultural and Dairy, Carriga Bruise National Schools	Cavan	
140	660	Loughduff C. Agricultural and Dairy, Loughduff	Cavan ..	
141	677	County Cavan Agricultural, Cavan	Cavan ..	
142	682	Ballintemple C. Agricultural and Dairy Ballintemple	Cavan	
143	719	Curlough C. Agricultural and Dairy, Curlough	Cavan	
144	672	Mountshannon C. Bee-Keepers, Mountshannon	Clare	
145	683	Bandon C. Agricultural and Dairy, Bandon..	Cork	
146	690	Crossbarry C. Agricultural and Dairy, Crossbarry, Upton	Cork	
147	693	Killowen C. Agricultural and Dairy, Killowen	Cork	
148	710	Berrings C. Agricultural and Dairy, Berrings, Inniscarra	Cork	
149	649	Kiltcevogue C. Agricultural and Dairy, Cloghan	Donegal	
150	651	Inver C. Agricultural and Dairy, Inver ...	Donegal	
151	659	Sessiagh O'Neill C. Poultry, Sessiagh O'Neill	Donegal	
152	661	Inniskeel C. Agricultural and Dairy, Inniskeel	Donegal	
153	664	Gleaneany C. Agricultural and Dairy, Sallows, Letterbarrow, P.O.	Donegal ..	
154	696	Kilbarren C. Agricultural and Dairy, Market House, Ballyshannon	Donegal ..	
155	640	Donacloney C. Agricultural and Dairy, Donacloney	Down	
156	647	Glen and Donaghmore C. Agricultural and Dairy, Donaghmore	Down	

Ref. No.	Reg. No.	Name and Registered Office of Society.	County.	Section
IRELAND.— <i>Continued.</i>				
157	691	Dromara C. Dairy, Dromara . . .	Down	
158	698	Banbridge C. 3, Prospect Terrace, Banbridge.	Down . . .	
159	701	Newtownards and District C. Bee-Keepers, Newtownards	Down . .	
160	708	Clonduff C. Agricultural and Dairy, Hilltown, Newry	Down	
161	718	Annacloy C. Agricultural and Dairy, Annacloy	Down . . .	
162	720	Irish Provincial C., 10. Newtownards Road, Belfast	Down	
163	69	Rush C. Agricultural, Main-st., Rush, Dublin	Dublin . . .	
164	641	Lisbellaw C. Agricultural and Dairy, Lisbellaw	Fermanagh	
165	692	South Fermanagh C. Bee-Keepers, Kinawley	Fermanagh . .	
166	674	Lough Derg C. Bee-Keepers, Derryoobur . .	Galway	
167	686	Clonbur C. Agricultural and Dairy, Clonbu . .	Galway	
168	688	Athenry and District C. Bee-Keepers, Currindoo	Galway	
169	636	Tuogh C. Agricultural and Dairy, Cappagh . .	Kerry	
170	648	Brosna C. Agricultural and Dairy Brosna . .	Kerry	
171	655	Ballymacelligott C. Agricultural and Dairy, Ballydwyer	Kerry	
172	663	Meenbanivan C. Poultry, Knocknagoshel . . .	Kerry	
173	695	Roughy C., Bee-Keepers, Kilgarvan	Kerry	
174	665	Mullinavat C. Agricultural and Dairy, Mullinavat	Kilkenny . . .	
175	626	Kinnitty C. Agricultural and Dairy, Kinnitty	King's County	
176	627	Kilcormac and Killoughy C. Agricultural and Dairy, Frankford	King's County	
177	706	Moneyguynen C. Home Industrie-, Kinnitty	King's County	
178	623	Killinagh C. Agricultural and Dairy, Gubaveeny, Blacklion	Leitrim	
179	700	Annaduff C. Agricultural and Dairy, Annaduff, Drumsna	Leitrim . . .	
180	711	Glen C. Agricultural and Dairy, Glangevlin, Carrick-on-Shannon	Leitrim	
181	654	Murroe C. Agricultural and Dairy, Murroe . .	Limerick	
182	658	Ballinlohane C. Agricultural and Dairy, Ballinlohane	Limerick . .	
183	669	Herbertstown C. Agricultural and Dairy, Herbertstown	Limerick	
184	670	Killinagariff C. Agricultural and Dairy, Killinagariff	Limerick	
185	676	Cahemorry C. Agricultural and Dairy, Cahemorry	Limerick	
186	699	Feale C. Poultry, Abbeveale	Limerick	
187	705	Rathkeale C. Poultry, Rathkeale	Limerick	
188	625	Limavady C. Poultry, Limavady	Londonderry . .	
189	717	Macosquin C. Agricultural and Dairy, Macosquin	Londonderry . .	
190	678	Ardee C. Poultry, Ardee	Louth	
191	634	Rahins C. Agricultural and Dairy, Rathduff, Ballina	Mayo	
192	643	The Aughamore C. Agricultural and Dairy, Aughamore	Mayo	

Ref. No.	Reg. No.	Name and Registered Office of Society.	County.	Section
IRELAND. <i>Continued.</i>				
193	656	Kilmeena C. Agricultural and Dairy, Myna National Schools	Mayo.....	
194	703	Crossboyne and District C. Bee-Keepers, Scardane, Claremorris	Mayo ..	
195	714	Courtown C. Agricultural and Dairy, Courtown, Kells	Meath	
196	625	Doapy C. Agricultural and Dairy, Doapy..	Monaghau	
197	629	Annaglogh C. Agricultural and Dairy, Annaglogh	Monaghan ..	
198	630	Greenans Cross C. Agricultural and Dairy, Greenans Cross	Monaghan ..	
199	632	Newbliss C. Agricultural and Dairy, Newbliss	Monaghan	
200	633	Corcaghan C. Agricultural and Dairy, Corcaghan	Monaghan ..	
201	638	Ballinode C. Agricultural and Dairy, Ballinode	Monaghan	
202	639	Coraskea C. Agricultural and Dairy, Coraskea	Monaghan .	
203	650	St. Mary's C. Agricultural and Dairy, Clontibret	Monaghan ..	
204	679	Diamond Brae C. Agricultural and Dairy, Drumalt	Monaghan	
205	713	Tyhollan and Middletown C. Agricultural and Dairy, Tyhollan	Monaghan	
206	646	Skreen and Dromard C. Home Industries and Cottage Gardening, High Park School, Dromard	Sligo	
207	671	Buninadden C. Agricultural and Dairy, Buninadden	Sligo	
208	635	Burncourt C. Agricultural and Dairy, Shanbally	Tipperary....	
209	680	Galteemoor C. Agricultural and Dairy, Moona-boola, Aberlow, Tipperary	Tipperary ..	
210	684	Hollyford C. Agricultural and Dairy, Holly'ord	Tipperary....	
211	709	Newcastle C. Agricultural and Dairy, Newcastle, Clonmel	Tipperary....	
212	716	Newport C. Agricultural and Dairy, Newport	Tipperary	
213	675	Lissan C. Home Industries, Lissan	Tyrone	
214	712	Donalong C. Agricultural and Dairy, Bready, Strabane	Tyrone	
215	637	Lismore C. Agricultural and Dairy, Lismore.	Waterford ..	
216	642	Ballyduff C. Agricultural and Dairy, Ballyduff	Waterford	
217	645	Rockfield C. Agricultural and Dairy, Cappagh	Waterford ..	
218	694	Dungarvan C. Horticultural and Fruit Growers, Dungarvan	Waterford ..	
219	704	Glynwood C. and Bee-Keepers, Rose Cottage, Athlone	Westmeath ..	
220	707	Milltown Ballynarcargy C. Agricultural Milltown	Westmeath ..	
221	657	Caim C. Threshing, Caim..	Wexford ..	
222	666	New Ross C. Home Industries, New Ross .	Wexford ..	
223	681	Coolree C. Farmers, Coolree	Wexford ..	
224	685	Pallas C. Agricultural and Dairy, Pallas .. .	Wexford ..	
225	687	Ferns C. Bee-Keepers, Ferns	Wexford	
226	702	Fethard C. Bee-Keepers, Fethard	Wexford	

CLASSIFIED BY THEIR OBJECTS, the Societies form the following Groups :—

GENERAL—

3, 6, 7, 8, 14, 23, 32, 33, 34, 35, 54, 57, 59, 64, 73, 78, 81, 82, 84, 85, 88, 89, 96, 101, 103, 105, 111, 112, 117, 118, 122, 126, 132, 158, 162	35
--	----

AGRICULTURAL AND DAIRY—

5, 9, 10, 11, 12, 13, 18, 21, 22, 47, 66, 87, 90, 91, 100, 116, 127, 131, 133, 134, 135, 138, 139, 140, 141, 142, 143, 145, 146, 147, 148, 149, 150, 152, 153, 154, 155, 156, 157, 160, 161, 163, 164, 167, 169, 170, 171, 174, 175, 176, 178, 179, 180, 181, 182, 183, 184, 185, 189, 191, 192, 193, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 207, 208, 209, 210, 211, 212, 214, 215, 216, 217, 220, 223, 224	86
---	----

SPECIAL—

Bank, 49, 62	2
Beekeepers, 136, 144, 159, 165, 166, 168, 173, 194, 219, 225, 226	11
Benefit Trading, 99	1
Chamber of Agriculture	1
Clubs, 19, 25, 26, 27, 29, 37, 38, 40, 41, 45, 48, 50, 58, 60, 61, 69, 71, 83, 92, 93, 97, 98, 108, 110, 125	25
Collecting Dépôt, 2	1
Dairy, 28	1
Ferry Port, 42	1
Fruit Growers, 218	1
Garden Holders, 46, 115	2
Home Industries, 137, 177, 206, 213, 222	5
Hop Growers, 79	1
Insurance, 1, 24, 30, 68	4
Investment, 16, 52, 129, 130	4
Land, 31	1

Carried forward 61

SPECIAL (*continued*)—

Brought forward	61
Legal Aid, 102	1
Loan, 4, 55, 106, 119	4
Potato Chippers, 113	1
Poultry, 15, 44, 63, 67, 107, 151, 172, 186, 187, 188, 190	11
Public-house, 124	1
Small Holdings, 75	1
Social Halls, 56	1
Syndicate, 70	1
Tenants, 65	1
Threshing, 221	1
Transport, 43	1
Veterans' Association, 128	1
Wine Buyers, 51	1
	87

MANUFACTURING—

Basket Makers, 20	1
Builders, 36, 77	2
Cabinet, 95	1
Carriage Builders, 76	1
Clubs, 120	1
Guild of Handicraft, 123	1
Harness Makers, 72	1
Locksmiths, 17	1
Mat Makers, 86	1
Mosaic Workers, 109	1
Press, 39, 104, 114	3
Quarries, 74	1
Sundries 80	1
Umbrellas, 53	1
Workers, 121	1

SUMMARY.

General	35
Agricultural and Dairy	86
Special	87
Manufacturing	18

Total 226

CLASSIFIED BY SECTIONS AND COUNTIES, they are distributed
as follows :—

IRISH.

Antrim 131	1
Armagh 132, 133, 134, 135, 136	5
Cavan 137, 138, 139, 140, 141, 142, 143	7
Clare 144	1
Cork 145, 146, 147, 148	4
Donegal 149, 150, 151, 152, 153, 154	6
Down 155, 156, 157, 158, 159, 160, 161, 162	8
Dublin 163.. ..	1
Fermanagh 164, 165	2
Galway 166, 167, 168	3
Kerry 169, 170, 171, 172, 173	5
Kilkenny 174.....	1
King's County 175, 176, 177 ..	3
Leitrim 178, 179, 180 ..	3
Limerick 181, 182, 183, 184, 185, 186, 187.....	7
Londonderry 188, 189	2
Louth 190	1
Mayo 191, 192, 193, 194	4
Meath 195 ..	1
Monaghan 196, 197, 198, 199, 200, 201, 202, 203, 204, 205	10
Sligo 206, 207 ..	2
Tipperary 208, 209, 210, 211, 212 ..	5
Tyrone 213, 214	2
Waterford 215, 216, 217, 218	4
Westmeath 219, 220 ..	2
Wexford 221, 222, 223, 224, 225, 226	6
	<hr/> 96

MIDLAND.

Derby 31, 46, 53, 54, 55	5
Leicester 28, 75, 76, 80, 95	5
Northampton 120	1
Nottingham 4, 8, 19, 83, 106.. ..	5
Stafford 17, 37, 41, 72 ..	4
Worcester 5, 20, 39, 40, 66, 86, 90..	7

NORTHERN.

Durham 23, 25, 26, 27, 42, 58, 60, 61, 71, 92, 97, 108	12
Northumberland 88, 93, 98, 110 ..	4
	<hr/> 16

NORTH-WESTERN.

Flint 81	1
Lancaster 13, 18, 32, 62, 69, 113 ..	6
York 35, 36, 44, 48, 56, 78, 82, 91 ..	8
	<hr/> 15

SCOTTISH.

Fife 122, 124	2
Forfar 126	1
Haddington 129	1
Kirkcudbright 127 ..	1
Lanark 121, 123, 125, 128, 130	5
	<hr/> 10

SOUTHERN.

Cambridge, 38	1
Dorset 2	1
Essex 57, 84 ..	2
Hants 112	1
Hertford 101, 114 ..	2
Kent 65	1
London 1, 16, 29, 30, 43, 45, 51, 52, 68, 70, 73, 74, 89, 99, 102, 109 ..	16
Middlesex 3, 50, 119	3
Norfolk 63, 67, 116	3
Suffolk 47	1
Surrey 6, 49, 79, 111	4
Sussex 87	1
Wilts 15, 96	2

SOUTH-WESTERN.

Cornwall 34, 59	2
Devon 7, 103, 104, 105, 107, 117..	6
Somerset 94	1

 9

WESTERN.

Cardigan 11, 21, 22, 100	4
Carmarthen 9, 10	2
Glamorgan 14, 24, 33, 64, 77	5
Gloucester 115, 118	2
Monmouth 85	1
Pembroke 12.....	1

 15

SUMMARY.

Irish	96
Midland	27
Northern	16
North-Western	15
Scottish	10
Southern	38
South-Western	9
Western	15

 Total..... 226


VI.—List of Industrial and Provident Societies, the Dissolution or Termination of which has been notified to the Registrar during the Year 1903.

(See Report 12, page 88.)

ABBREVIATIONS.—C means Co-operative; E, Equitable; I, Industrial; L, Land; and P, Provident. "Limited" is understood after every name, and "Society" where A (Association) is not added.

(a) ENGLAND.

County.	Reg. No.	Name and Registered Office of Society.	Date of Registration.	How Dissolved or Terminated.
Bedford ..	3407	Dunstable and Studholme I.C., The Retreat, High-street, Dunstable	May 14, 1896	Wound up.
Derby.....	1766	Borrowash C., The Stores, Borrowash, Derbyshire	April 14, 1874	By instrument.
Devon	3177	Plymouth and District House Painting and Decorating, 29, York-street, Plymouth	Aug. 4, 1893	By instrument.
Dorset	3697	East Lulworth C., East Lulworth, Wareham	April 11, 1900	Registry cancelled by request.
Durham ..	3870	Witton Park Workmen's Club and Institute, Clubhouse, Witton Park	April 4, 1902	Registry cancelled by request.
Essex	3718	Thorpe-le-Soken and District C., Cavendish Cottage, Thorpe-le-Soken, Colchester	July 3, 1900	Wound up.
Gloucester.	2577	Lechlade C. Society's Store, High-street, Lechlade	Jan. 22, 1887	Wound up
Gloucester.	3819	Tytherington I.C., Station-rd., Tytherington, Falfield	Oct. 23, 1901	Wound up.
Lancaster..	64	Liverpool C.P., 17, Camden-street, Liverpool	Jan. 1, 1857	Wound up.
Lancaster.	1373	Lowton Common C.I., Lowton Common, near Warrington	Dec. 27, 1870	By instrument.
Lancaster..	2251	Nangreaves C., The Stores, Nangreaves, near Bury	Aug. 17, 1881	By instrument.
Lancaster..	3715	Blackburn Socialist Hall, Venetian Hall, Darwen-st., Blackburn	June 2, 1900	By instrument.
Lancaster..	3957	Manchester and Polish C., 22, Ludgate Hill, Rochdale-rd., Manchester	Nov. 20, 1902	Registry cancelled by request.
Leicester ..	1968	Leicester C. Hosiery Manufacturing, Cranbourne Mills, Cranbourne-st., Leicester	April 15, 1876	By instrument.
Leicester ..	3432	Leicester West End Builders, Oakdene, Narborough-road, Leicester	Aug. 17, 1896	By instrument.

County.	Reg. No.	Name and Registered Office of Society.	Date of Registration.	How Dissolved or Terminated.
Leicester ..	3487	Lutterworth Freehold Land, 1, Church Gate, Lutterworth	April 27, 1897	Registry cancelled (converted into company).
Leicester ..	3766	Castle Donington Land, Co-operative Buildings, Borough-street, Castle Donington, Derby	April 19, 1901	Registry cancelled by request.
Leicester ..	3785	Leicester Pioneer Publishiug, 99, Church Gate, Leicester	June 28, 1901	By instrument.
Leicester ..	3776	Gaddesby Dairy, The Dairy, Gaddesby, Leicester	Aug. 16, 1901	Registry cancelled by request.
Leicester ..	3823	Clawson and Hose Dairy, The Dairy, Clawson, Melton Mowbray	Nov. 4, 1901	Registry cancelled by request.
London ..	1185	Goswell-road I. Coal Dealers, 7, Hanover-street, Peckham, S E.	June 22, 1868	By instrument.
London ..	3127	Gordon League C. and I., 132, Drummond-street, Euston-square, N.W.	Feb. 4, 1893	Wound up.
London ..	3179	Harrow-road and Queen's Park I.C., 443, Harrow-road, N.W.	Aug. 16, 1893	Wound up.
London ..	3236	Camberwell and Peckham C. and I., 63, Mossdall-street, Camberwell, S.E.	May 12, 1894	Registry cancelled by request.
London ..	3356	St. Crispin Club and Institute, 48, Wells-street, Oxford-street, W.	Sept. 25, 1895	Registry cancelled by request.
London ..	3624	Maison Esperance, 80, Wigmore-st., Cavendish-sq., W.	May 1, 1899	Wound up.
London ..	3810	London Socialist C., 3, Bolt-court, Fleet-street, E.C.	Sept. 17, 1901	Registry cancelled by request.
Northampton	2772	Burton Latimer Boot and Shoe Productive, J. B. Nutt's Office, Burton Latimer, Kettering	May 17, 1889	Registry cancelled by request.
Northumberland	2967	Sunday Music, 157, Portland-road, Newcastle-on-Tyne	July 15, 1891	Registry cancelled by request.
Northumberland	3637	Seaton Hirst P.C., Hirst, Morpeth	June 22, 1899	Wound up.
Stafford ..	3271	Hanley I. and P., 43, York-street, Hanley	Feb. 15, 1895	Registry cancelled by request.
Stafford ..	3327	Newcastle-under-Lyme I.C., Merrial-street, Newcastle-under-Lyme	Dec. 27, 1894	Wound up.
Suffolk ..	3087	Haverhill Working Men's Liberal and Radical Club and Institute, 56, High-street, Haverhill	Sept. 24, 1892	By instrument.
Sussex. ...	3899	Crowborough I.C., Barcombe House, Crowborough, Tunbridge Wells	May 29, 1902	Wound up.

County.	Reg. No.	Name and Registered Office of Society.	Date of Registration.	How Dissolved or Terminated.
Warwick..	1736	Kenilworth District C.I. and P., Park-road, Kenilworth	Jan. 5 1874	By amalgamation with Reg.No.957
Wilts	3945	Westbury Collecting Dépôt, 1, Eden-terrace, Westbury	Oct. 16 1902	By instrument.
Worcester..	2335	Malvern C. Coal, Mission Room, Malvern	May 28, 1883	Registry cancelled by request.
Worcester..	2878	Sheet-iron Workers' I., Mill-street, Cradley	July 19, 1890	Registry cancelled (converted into company).
Worcester..	2995	Shipston-on-Stour Dairy, The Tannery, Shipston-on-Stour	Nov. 4, 1891	By instrument.
York	1047	Cawthorne I.C., Cawthorne	Dec. 19 1867	By instrument.
York	1419	Baildon I.C., 2, Westgate, and 10a, Browgate, Baildon	Oct. 4 1871	By amalgamation with Reg.No.620.
York ..	2641	Cross Hills I. Coal, North Bridge Restaurant, Halifax	Dec. 20, 1887	Registry cancelled by request.
York	3502	Mashamshire C. Dairy, The Dairy, Marfield, Masham	July 2, 1897	Registry cancelled by request.
York	3532	Colne Vale Woollen Manufacturers, Water Royd, Golcar, Huddersfield	Jan. 12, 1898	By instrument.
York	3744	Halifax Joiners and Builders, Sovereign-street, Halifax	Feb. 4, 1901	Engagements transferred to Reg No. 3924.
York	3890	Yorkshire Traders' C. Buying, 20, Aldermanbury, Bradford	May 17, 1902	Wound up.
WALES.				
Glamorgan	2627	Tonypandy I.C., 98, Dunraven-street, Tonypandy, Pontypridd	Nov. 5, 1887	Wound up.
Glamorgan	3043	Neath I.C., Windsor-road, and Alexander-street, Neath	April 30, 1892	Wound up.
Glamorgan	3133	Merthyr C., Co-operative Cottage No. 2, Merthyr Tydvil	Feb. 13 1893	Registry cancelled by request.
Glamorgan	3435	Caerau Builders, Bridge-st., Maesteg	Oct. 5 1896	By instrument.
Merioneth.	1645	Blaenau Festiniog Central C and I., The Store, Market Hall, Blaenau Festiniog	June 19, 1873	Wound up.

(b) SCOTLAND.

County.	Reg. No.	Name and Registered Office of Society.
AMALGAMATED.		
Renfrew	13	Greenock Industrial C., 5, Arthur Street, Greenock, with
	32	Greenock Central C., 10, Mearns Street, Greenock.

County.	Reg. No.	Name and Registered Office of Society.
AMALGAMATED.		
Lanark	20 111	Hamilton C., 31, Chapel Street, Hamilton, with Hamilton Central C., 177, Quarry Street, Hamilton
DISSOLVED BY INSTRUMENT OF DISSOLUTION.		
Lanark	165	Tarbrax C., Tarbrax, Cobbinshaw, by Carstairs
Fife	50	Hill of Beath C., Hill of Beath, by Dunfermline
Renfrew	44	Greenock United C., Lynedock Goods Station, Greenock
Fife	36	Auchtermuchty Coal, Railway Station, Auchtermuchty
DISSOLVED UNDER THE COMPANIES ACT.		
Clackmannan	11	Newtonshaw I.C., Newtonshaw
Edinburgh	48	Cobbinshaw C., Cobbinshaw, by Carstairs
Clackmannan	12	Coalsnaughton I.C., Coalsnaughton
CEASED TO EXIST.		
Lanark	187	Victoria Working Men's Club and Institute, 95, Dumbarton Road, Partick, Glasgow

(c) IRELAND.

County.	Reg. No.	Name and Registered Office.
Cavan	586	Cootehill C. Bee-Keepers' A, Cootehill
Dublin	134	Irish C Embroidery and Needlework, Dalkey
Sligo	402	Collooney C. Poultry, Collooney
Tipperary	455	St Joseph's C Industries, Thurles
Tyrone	177	Cookstown C. Agricultural and Dairy, Gortallowry, Cookstown
Wexford	358	Ferns C Agricultural and Dairy, Ferns

List of Industrial and Provident Societies in England and Wales, the Registry of which has been cancelled after notice from the Registrar during the year 1903.

County.	Reg. No.	Name and Registered Office of Society.	Date of Registration.
ENGLAND :			
London	3551	Servants' Mutual Employment, 19, Maida Vale, N.W. (B).	May 4, 1898
London	3653	Licensed Victuallers and Hotel Assistants, Employment, 19, Maida Vale, N.W.	Aug. 22, 1899
London	3705	Freehold Land Purchase and Development, 120 and 22, Victoria Street, S.W.	May 18, 1900
WALES :			
Glamorgan.....	3674	Barry Building and Contracting C., 41, Bassett Street, Barry Dock.	Dec. 13, 1899

VII.—Summary of Registrar's Returns, showing the position of Co-operative Societies in Countries and Counties for the Year 1902.

(See Report 13, page 89.)

COUNTY.	No. of Societies.	No. of Members.	Sales.	Balance on Year's Transactions.		Reserves and Undivided Profit.	Deficit.	Societies giving Credit.	Societies not giving Credit.
				Profit.	Loss.				
			£	£	£	£	£		
ENGLAND :									
Bedford	10	3307	49439	4079	33	892	333	8	2
Berks	7	8463	142280	15491	..	2213	..	5	2
Buckingham	18	6858	102252	8679	214	4228	214	11	5
Cambridge	9	5154	96251	8273	..	3483	..	6	3
Chester	30	51023	1423072	211044	..	41447	5254	27	3
Cornwall	17	3369	34626	2407	10	959	12	4	13
Cumberland.....	24	28136	768544	102878	..	24960	..	21	3
Derby	47	56825	1569335	203564	..	37440	1283	39	9
Devon	26	43015	753622	113241	823	38816	1267	15	11
Dorset	5	1159	19538	1634	..	1443	281	3	2
Durham	58	151160	5818575	974586	..	166225	..	10	5
Essex	22	29221	702266	77349	61	15979	296	11	10
Gloucester	18	21690	452464	49354	429	10993	1439	14	5
Hants	11	12362	189272	18083	..	7011	..	9	2
Hereford	1	611	10844	796	..	207	..	1	..
Hertford	10	4202	79079	7308	..	2997	..	10	..
Huntingdon.. ..	3	1203	18318	1984	..	918	..	1	2
Kent	34	32880	776160	78846	315	34380	551	30	4
Lancashire	206	402940	30645841	2190496	4223	676796	2723	142	63
Leicester	53	30481	843178	83961	525	34132	1707	28	24
Lincoln.....	15	24520	506126	38560	4	13728	22	8	7
London.....	74	37850	2522167	96185	2644	118451	26096	38	19
Middlesex.....	19	9954	153783	10993	1	4052	33	12	6

COUNTY.	No. of Societies.	No. of Members.	Sales.	Balance on Year's Transactions.		Reserves and Un-divided Profit.	Deficit.	Societies giving Credit.	Societies not giving Credit
				Profit.	Loss.				
ENGLAND—con.									
Monmouth	12	10170	370529	40781	..	9010	..	7	5
Norfolk	15	10852	244219	28693	..	9950	89	9	6
Northampton	63	33802	963747	88211	345	28392	1234	33	30
Northumberland..	49	58427	2264207	350396		37156	..	32	16
Nottingham.....	37	27408	687670	77946	531	11927	1278	23	11
Oxford	7	7971	218175	19546	..	8063	..	6	1
Rutland	2	314	4849	251	..	59	..	..	2
Shropshire	10	3731	73739	7208	61	1975	..	9	1
Somerset	25	16849	303208	29458	..	7151	..	17	6
Stafford.....	25	20008	481367	51472	..	13911	..	19	5
Suffolk	17	11980	240243	24300		10656	1708	8	8
Surrey	17	6444	135057	8570	310	5264	566	14	2
Sussex	10	4572	85121	6695	118	2732	117	7	3
Warwick	38	28028	596372	70266	376	26879	1789	29	5
Westmorland ...	9	3626	73029	6962	132	1725	316	8	1
Wilts....	13	8550	128491	13540	..	3876	..	12	1
Worcester	19	14347	259807	27219	498	5078	2529	14	3
York	255	360607	10801819	1516841	794	425973	734	203	48
*Total, England..	1340	1594099	65608681	6668146	12447	1851527	51871	903	354
WALES :									
Anglesey	1	314	4973	427	..	34	..	..	1
Brecknock	2	133	3552	284	..	79	..	2	..
Cardigan	5	189	2192	..	89	40	144	2	1
Carmarthen	6	789	20685	1650	..	427	179	5	..
Carnarvon	6	907	18746	1761	11	761	8	2	5
Denbigh ...	5	1730	30997	2895	..	1568	..	3	2
Flint	9	1615	45535	5667	..	1129	..	7	2
Glamorgan	53	20802	937519	144325	133	32569	206	43	9
Merioneth	2	240	4220	59	37	84	77	1	1
Montgomery	2	885	16673	2839	..	590	..	1	..
Pembroke.....	2	949	21174	1597	1	687	1	..	1
Total, Wales ..	93	28553	1106266	161504	271	37968	615	66	22
*Total, England } and Wales.. }	1433	1622652	66714947	6829650	12718	1889495	52486	969	376
SCOTLAND :									
Aberdeen	3	1073	22393	2950	..	2259	24	2	1
Argyle	1	418	11591	1311	..	219	..	1	..
Ayr	28	20805	701837	100278	..	21405	..	23	5
Banff ...	1	434	7955	915	..	137	..	1	..
Berwick	1	210	5442	535	..	57	..	1	..
Bute	1	100	2305	383	..	62	..	1	..
Caithness ...	2	1531	21925	2026	..	1154	..	2	..
Clackmannan	10	7416	240343	43025	213	5988	1282	9	1

* 83 Societies made no returns.

COUNTY.	No of Societies.	No. of Members.	Sales.	Balance on Year's Transactions.		Reserves and Undivided Profit.	Deficit.	Societies giving Credit.	Societies not giving Credit.
				Profit.	Loss				
SCOTLAND— <i>con.</i>									
			£	£	£	£	£		
Dumbarton . . .	13	11914	561115	85700	..	17000	..	12	1
Dumfries	6	2074	52839	6901	184	1191	..	6	..
Edinburgh	20	56481	2245126	419967	..	115303	..	16	4
Fife	38	22539	828249	155235	..	35256	..	27	11
Forfar	23	27760	322461	88811	..	29717	..	22	1
Haddington	5	3100	128966	25513	..	11298	..	4	..
Kincardine	1	395	1001	345	..	628	..	1	..
Kinross	2	1449	68636	11870	..	1815	..	2	..
Kirkeudbright . . .	1	71	2239	211	..	18	..	..	1
Lanark	71	87787	9608748	739123	..	383770	88	53	16
Linlithgow	7	6170	272654	49690	..	7238	..	5	2
Peebles	3	1374	75607	12458	..	2228	..	3	..
Perth	14	8938	258720	38903	..	8127	..	12	2
Renfrew	28	24836	1284690	152333	..	43083	748	25	3
Roxburgh	4	4731	151217	24358	..	6116	..	4	..
Selkirk	5	3800	132853	20158	..	2218	..	5	..
Stirling	25	22348	855254	141475	..	19623	..	24	1
Total, Scotland..	313	317754	17864166	2124474	397	716020	2142	261	49
IRELAND :									
Antrim	14	3881	60131	3133	177	778	428	9	3
Armagh	7	1759	24792	782	..	312	..	4	..
Carlow	1	99	1912	86	..	70	..	1	..
Cavan	15	3318	45171	360	1081	925	1427	8	5
Clare . . . . .	..	..	..	..	..	..	..	..	..
Cork	20	1162	98422	1895	237	4283	1154	13	5
Donegal	8	1248	28184	337	55	743	120	3	2
Down	4	749	8398	132	22	126	11	3	..
Dublin	9	759	71853	1195	152	455	1540	6	3
Fermanagh	9	1247	44123	774	84	1195	204	5	4
Galway	10	1604	5143	50	26	268	45	9	1
Kerry	4	384	12319	76	75	..	137	2	2
Kildare . . . . .	..	..	..	..	..	..	..	..	..
Kilkenny	14	1516	77318	644	115	4268	877	9	5
King's County . . .	1	101	3723	32	..	274	244	1	..
Leitrim	9	1755	33899	321	731	817	846	8	1
Limerick	22	1435	311654	2311	104	9058	440	13	9
Londonderry	10	1973	68605	2611	325	922	609	7	3
Longford	2	155	2827	..	25	..	157	1	..
Louth	3	343	4473	606	..	889	..	2	1
Mayo	10	1010	3583	65	53	242	3	6	3
Meath	5	615	20528	650	..	1440	..	4	1
Monaghan	9	1932	34864	218	593	937	1510	6	3
Queen's County . .	1	135	..	..	..	..	..	1	..
Roscommon	8	1998	20850	299	488	997	486	7	1
Sligo	11	5602	83137	882	601	1411	1189	..	11
Tipperary	28	2563	115084	1320	686	3372	1416	17	10

Given	Sold		Per 100
			s d.
1000	.....	DAWE, T.—A Co-operative Tour in Belgium and France	3 6
1100	1000	" The Co-operative Movement: An Historical Sketch	2 0
1100	.....	DEANS J.—The Amalgamation of Societies as a means of Consolidating the Co-operative Movement	<i>Gratis</i>
1200	.....	" The Best Method of Consolidating or Federating existing Productive Effort	2 0
1400	.....	DURHAM, Bishop of—An Address	2 6
1700	.....	GRAY, J. C.—Co-operation in Agriculture	2 0
1300	.....	" Co-operative Production	2 0
1100	.....	" How to Start Co-operative Stores	<i>Gratis</i>
1300	1100	" Co-operative Societies and the Income Tax	2 0
8100	.....	" Loan Capital and How to Deal with it	1 6
1200	.....	" Pamphlet on the Food and Drugs Act and Shop Assistants Act	3 6
1500	800	" Self-Help for the People	1 0
900	.....	" The System of Credit as Practised by the Co-operative Societies	2 6
1400	.....	GREENING, E. O. How to make Co-operation succeed in large Centres of Population	2 0
1300	..	GREENWOOD, A.—The Educational Department of Rochdale Pioneers' Society Limited: Its Origin and Development	2 6
1100	.....	GREENWOOD, J. History of Hebden Bridge Fustian Society	3 6
1200	.....	HALFORD, Miss J. The International Co-operative Alliance: Its Aims and Work	<i>Gratis</i>
200	800	HARRIS, M. O'BRIEN.—Co-operation and the Trust Movement	2 0
1500	..	HARRISON W. G.—How Best to Consolidate and Improve the Position of Productive Societies	2 0
1100	.....	HAWKINS, G. Are Modifications in the Rochdale System of Co-operation necessary to Meet the Needs of Great Centres of Population	2 0
800	500	HINES, G.—Co-operation and the Perils of Credit	2 0
900	.....	HOLYOAKE, G. J. Logic of Co-operation	5 6
1000	..	" The Growth of Co-operation in England	3 6
1200	..	" Pamphlet on "Robert Owen"—The Precursor of Social Reform	8 0
900	..	" Address delivered at Newtown on the occasion of the Unveiling of the Memorial to Robert Owen	3 6
1200	.....	HOPKINSON, G. H.—The Best System of Leakage for a Country Co-operative Store	2 0
1100	.....	HUGHES, THOS., Q C—Joint Address—Co-operative Faith and Practice	2 6
1400	.....	" Lecture on the History and Objects of Co-operation	4 0
.....	200	JOHNSTON, J.—Trade Unionism and Co-operation	2 0
1000	.....	JONES, B.—Lecture: What is meant by Co-operation	4 6
6500	.....	" Possibilities of Co-operation, with Diagrams	0 6
1200	.....	KAUFFMAN, Rev M.—Christian Socialist Movement	2 0
900	.....	M'INNES, D.—Co-operation as Applied to the Agricultural Population and to Agriculture	2 0
1100	..	" How Best to Carry on Distributive Co-operation in Agricultural Districts	2 0
1500	..	" How Co-operative Societies can supply their Members with Dwelling Houses	2 0
600	..	MALLACE, A. Lessons from our Balance Sheets	2 6
700	.....	NEALE, E. V.—Co-operative Societies and the Income Tax	<i>Gratis</i>
1200	2300	" The Common sense of Co-operation	1 9
3400	.....	" The Co-operative News, why Co-operators should support it	<i>Gratis</i>
900	..	" The Economic Aspect of Co-operation	2 0
1000	.....	" The Principles of Rating Applied to Co-operative Stores	1 6
10300	1400	" What Co-operation can do for the Labourer	0 5
6500	5000	" What is Co-operation?	1 9
1200	.....	NEATE, H. D. How to Manage a Butchering Business	2 6
1200	.....	ONGERS J.—The Co-operative Insurance Society	2 0
1400	.....	OPENSHAW, W.—Store Management	2 0
1500	.....	PATON, Dr, Rev —How to Restore the Vigorous Yeoman Peasantry of England	2 0
1400	500	POTTER, Miss B.—How best to do away with the Sweating System	2 0
1100	1000	" The Relationship between Co-operation and Trade Unionism	2 0
900	.....	PLUNKETT, Hon HORACE—Co-operation in Ireland	2 6
16200	3400	P. H.—What's the Good of it?	1 0

Given.	Sold		Per 100
3400	2000	RAE, W. R.—The Work of an Educational Committee.....	s. d
1100	....	ROCKELL, F.—Drapery Departments and their Management	2 0
1100	....	SCOTTON, A —Cottage Purchasing.....	2 0
1100	1000	" Duty of Members to the Store and the Store to the	
		Movement	2 6
1100	....	" Penny Banks	1 6
3700	3100	" Some of the Benefits and Advantages of Co-operation	
		to Working Men.....	1 6
1900	700	SHARLAND, Miss E. C.—Talks on Co-operation.....	5 0
2200	700	SHARP, Miss—What has a Woman to do with Co-operation?	2 6
9900	..	SHAW, Rev HUDSON.—Co-operation and Education	Gratis
900	....	SMITH, JOSEPH—How to take a Town (Co-operatively) by Storm.....	0 5
1100	....	SNELL, W. E.—The Rights and Privileges of Citizens, with Special	
		Reference to the Traders' Agitation against the Co-	
		operative Movement	2 0
700	....	SWALLOW, W.—Co-operative Production	2 0
700	....	" Credit Trading in connection with Co-operative So-	
		cieties	2 6
600	....	" The Duty of the Store to Productive Societies	1 6
400	....	TUTT, R. H.—The Duty of a Society to Educate its Members in the	
		Principles of Co-operation	1 9
300	....	" The Position Co-operators Ought to Take with Regard	
		to the Social and Industrial Problems of the Present	
		Time	2 0
800	....	WEBB A. E. H.—How to Manage a Boot and Shoe Department	2 0
900	....	WEBB, Miss C.—The Machinery of the Co-operative Movement.....	2 0
700	....	" Should Co-operative Employés Understand the	
		Principles of the Movement?	2 0
1000	....	WEBB, S.—The Best Method of Bringing Co-operation within the	
		Reach of the Poorest of the Population	2 0
700	....	WILLIAMS, ANEURIN The Relation of the Co-operative Movement to	
		National and International Commerce	2 0
1400	....	WINFREY, R.—Small Holdings.....	2 0
500	....	WOLFF, H. W.—Co-operative Credit Banking	2 0
400	....	" Spread of Co-operation	4 6
<hr/>			
Inaugural Addresses:—			
900	....	Peterborough, 1898. By LORD BISHOP OF LONDON.....	3 0
200	....	Liverpool, 1899. By F. HARDERN	3 0
400	....	Cardiff, 1900. By W. H. BROWN	3 0
200	....	Middlesbrough, 1901. By J. WARWICK	3 0
300	....	Exeter, 1902 By G. HAWKINS.....	2 6
3000	5400	Doncaster, 1903. By J. SHILLITO	2 6
<hr/>			
			Each.
21	288	Act, Reprint of Industrial and Provident Societies, 1893	2 6
50	12	Associated Homes.....	0 4
20	2007	Boycott of Co-operation (Bound Volume)	0 7
	16	Cobden, Life of	2 6
2250	1140	Congress Reports	1 0
20	25	Co-operative Fairy Tales	0 2
....	3	Co-operative Life	1 6
....	62	Co-operative Movement in Great Britain By Miss POTTER	2 0
....	16	Co-operative Production. By B. JONES	5 6
....	319	Co-operative Songs (Music)	0 6
2	84	Directories	10 6
6	12	Easy Bookkeeping	0 6
....	15	Economics of Industry. By Prof A MARSHALL.....	2 8
....	11	English Social Reformers By H. DE B. GIBBINS	2 0
....	3	Evolution of Industry. By Prof H DYER.....	10 6
....	7	Handy Book of the Labour Laws By GEO HOWELL	2 8
....	4	Histories of the Oldham Equitable and Oldham Industrial Societies	
		(in one book)	1 6
10	17	History of Ralahine By E T CRAIG	0 6
....	25	Industrial and Social Life and the Empire By J St LOE STRACHEY	1 9
....	55	Industrial and Social Life of the Citizen By J. E PARROTT.....	1 0
....	100	Industrial History of England By H. DE B GIBBINS	2 3
....	6	Labour Legislation	6 0
....	6	Labour Movement, The. By L T HOBBHOUSE, M A.	1 0
....	19	Laws of Everyday Life	1 0

Given.	Sold.		Each.
			s. d.
....	46	Life and Duty of the Citizen By J. E. PARROTT	1 0
....	48	Life, Times, and Labours of Robert Owen	2 8
8	61	Manual of Auditing	1 9
31	361	" " Bookkeeping	2 6
8	228	" " for Co-operators	2 0
70	553	" " on Systems of Check	0 4
....	5	Mercantile Law	9 0
1000	75600	Model Rules Distributive	0 1½
100	8900	" " Productive	0 1½
....	48	Nomination Book	4s and 9 0
133	14786	Our Story	3s. 6d. per dozen copies 0 4
....	9	Pendlebury's Arithmetic	3 6
4	68	Public Speaking and Debate, 1s edition	1 0
....	657	Ruled Exercise Books	per set 1 6
....	178	Service of Song - "Maggie's Help"	0 4
....	19	Short History of British Commerce and Industry By L. L. PRICE, M.A. (Oxford)	2 6
....	65	Social and Political Pioneers By Rev RAMSDEN BALMFORTH	1 9
....	34	Social Life (a series of three lectures) By Rev Dr. J. WILSON HARPER	Post free 0 10
....	934	Songs and Readings	0 8
2	728	System of Bookkeeping. By W. POMFRET	1 6
151	269	Working Men Co-operators	0 9
424796	272349	Totals	

IX.—QUALIFIED AUDITORS.

(a) LIST OF AUDITORS WHO HAVE OBTAINED THE **First Class** CERTIFICATE IN AUDITING OF THE CO-OPERATIVE UNION.

Booth, H., Harwich.
 Cox, H. H., Ilkeston.
 Crowther, J., Slaithwaite
 Duxbury, N., Accrington.
 Fryer, W., Winsford.
 Gilbert, A., Kidderminster.
 Ginton, J. W., Peterboro'.
 Holstead, J. J., Carlisle.
 Jarman, J., Burton-on-Trent.
 Joel, W. J., Lancaster.
 Johnstone, H. C., Aylesbury.
 Jones, J. W., Herning, Denmark.
 *Kay, W., Northampton.
 King, J. W., Carlisle.
 Knights, J., London.
 Lenygon, J., Grimsby.
 Loake, P., Kettering.
 Marshall, P. J., London.

Meades, M., London.
 Newbury, W. J. S., Plymouth.
 Newman, A. E., London.
 Read, H., Ipswich.
 *Righton, E. J., Cardiff.
 Runcorn, C., Crewe.
 Shepherd, A., Grimsby.
 Simmons, T. G., Portsea Island.
 Stevenson, E., Limerick.
 Smith, N. E., Edmonton.
 Tetlow, B., Newcastle-on-Tyne.
 Varley, A., Lancaster.
 Walker, T., Carlisle.
 Warren, H. L., London.
 Welham, A. E., Leicester.
 Wilkinson, J., West Wylam.
 *Wyatt, J. S., New Mills.

* Also Public Auditor.

(b) LIST OF **Second Class** CERTIFICATES OBTAINED IN THE AUDIT EXAMINATIONS.

Biggs, N. E., Bristol.	Mew, G. H., Enfield Highway.
Brailsford, J. H., London.	Moss, W. H., Ashton-under-Lyne.
Collins, F. M., Sheerness.	Mutton, L. E., Northampton.
Crabtree, C., Hebden Bridge.	Pickup, A., Burnley.
Derbyshire, J., Walkden.	Pightling, C. H., London.
Ford, W. J., Plymouth.	Pole, G. G., Tamworth.
Forster, M., Blaydon-on-Tyne.	Redfearn, P. G., Birstall.
Foxley, G. F., Northampton.	Rose, R., Hyde.
Hallam, T. A., Whaley Bridge.	Rutherford, R., Burntisland.
Hambleton, S., Marple.	Storer, A. H., Whaley Bridge.
Hargreaves, H., Lancaster.	Strang, A., Grantham.
Hildreth, J. J., Tow Law.	Watkins, W. H., Plymouth.
Hill, F. E., Lancaster.	Whalley, W. T., Great Harwood.
Holden, B., Preston.	White, J., Torquay.
Hore, S., New Brompton.	Widdowson, F. E., Ipswich.
Hunter, W. T., Prudhoe-on-Tyne.	Williams, F. J., Bristol.
Kenniford, G., London Anchor.	Woollons, S. G., Plymouth.
Leah, J. E., Macclesfield.	Young, T. M., Ashington.
Mair, A., Belfast.	

(c) LIST OF PUBLIC AUDITORS APPOINTED BY THE TREASURY UNDER THE PROVISIONS OF THE INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893, WHO HAVE HELD APPOINTMENTS IN CONNECTION WITH CO-OPERATIVE SOCIETIES.

Town.	Name.	Address.
Bolton	Kevan, W.	12, Acresfield.
Bristol	White, Jas.	7, Belmont Road, St. Andrews.
Brymbo	Charles, T.	Brymbo, Wrexham.
Cardiff	Righton, E. J.	12, Plasnewydd Place, Roath.
Darwen	Beckett, C. J.	83, Parkside Terrace.
Devonport	Pryor, J.	44, Hotham Place.
Eccles.....	Gratrix, T.	190, Church Street.
Edinburgh.....	Ritchie, T.	12, East Mayfield.
Glasgow	Macintosh, R.	5, Dalziel Drive, Pollokshields.
"	Smith, R. J.	59, St. Vincent Street
Gloucester.....	Arnold, C.	Arthur Villa, Archibald Street.
Hebden Bridge ..	Crabtree, R.	St. George's Chambers.
Huddersfield ..	Wheawill, Charles	1, Imperial Arcade, New Street.
"	" Cornelius..	" " "
Ipswich	Hines, G.	Northbank, Belstead Road.
Kilmarnock	Reid, W.	28, Mill Road, Kilmarnock.
Leeds	Swallow, W.	28, Kelso Road.
Manchester	Appleby, Wm.	40, 43, Deansgate Arcade.
"	Brodrick, T.	1, Balloon Street.

Town.	Name.	Address.
Manchester	Wood, T.	40, 43, Deansgate Arcade.
New Mills	Wyatt, J. S.	Lea Bank, New Mills.
Northampton	Kay, W.	77, Adams Avenue.
Rochdale	Lord, J. E.	Town Hall Chambers.
Rotherham	Bayliss, T.	19, Moorgate Street.
South Shields	Smith, W. Arthur	71, King Street.
Whitley-by-the-Sea ..	Bailey, H. R.	Oakworth Avenue, 46, Park Avenue.
Woodford Green, London, E.	Butterworth, T. B.	30, Ingatestone Road.
Workington	Nelson, E.	Industrial and Provident Co-operative Society, Jane Street, Workington.

X.—SUMMARY OF THE REPORT OF THE WOMEN'S GUILDS.

I.—ENGLAND.

(A) GENERAL REVIEW.

This year marks the coming of age of the guild, and it is satisfactory to be able to show by the following report how large and powerful an organisation the guild has become. The progress of the guild in the twenty-one years is shown by the following table:—

	1884.	1894.	1904.
Number of Branches	6	171	359
Number of Members	235	7,511	18,556

The increase of members this year is a record one, being 2,416, bringing up the total membership to 18,556. Another advance is in the number of societies where women have been elected on to educational committees, 238 women sitting on 103 committees.

I.—NUMBER OF BRANCHES AND MEMBERS.

The following table shows that there is a net increase of thirty-seven branches and 2,416 members:—

Section	No. of Societies with Guild Branches attached.	BRANCHES.			No of Members, 1904
		New.	Extinct.	Total Number.	
Midland	48	6	1	59	2,260
Northern	18	2	1	25	1,161
North-Western	106	15	1	146	9,781
Southern	80	20	4	104	4,293
Western and South-Western ...	19	6	5	25	1,061
Totals	271	49	12	359	18,556

NEW BRANCHES.

Midland Section.

Small Heath (Birmingham).
Evesham.
Hinckley.
Rugeley.
Ten Acres and Stirehley St.
Walsall Wood (Walsall).

Northern Section.

Hebburn (Jarrow).
Tyne Dock.

Western and South-Western Section.

Bideford.
Paignton.
Yeovil.
Bridgwater.
Greenbank (Bristol).
Swansea.

North-Western Section

Egerton.
Ellesmere Port.
Hoylake and West Kirby.
Kirkham.
Mossley.
Northwich.
St. Annes (Blackpool).
School Lane.
Whiston.
Wrexham.
Woolfold.
Chesterfield.
East Hull (Hull).
North Hull (Hull).
Kirkstall (Leeds).

Southern Section.

Addlestone.
Chippenham.
Clapton Park.
Crawley and Ifield.
Tottenham (Edmonton).
Enfield Town.
Penders End (Enfield H'way).
Waltham Abbey "
Waltham Cross "
Folkestone.
Greenstreet.
High Barnet.
Hadleigh (Ipswich).
Winton (Parkstone).
Dorking (Reigate).
Sudbury.
Market Street (Watford).
Well Hall (Woolwich).
Wymondham.
Yiewsley and West Drayton.

EXTINCT BRANCHES.

Midland Section

Sutton-in-Ashfield

Northern Section.

Cramlington.

North-Western Section.

Goole.

Southern Section.

Gordon League.
Wilkesden Junction.
Battersea.
Lowestoft.

Western and South-Western Section.

Buckfastleigh.
Topsham.
Crewkerne.
Shirehampton.
Llanely.

II.—CO-OPERATION AND THE POOR.

THE CO-OPERATIVE SETTLEMENT AT SUNDERLAND.

The Co-operative Settlement at Coronation Street has been carried on successfully. Miss Partridge, the permanent worker appointed by the Sunderland Society, has been in charge of it, and several guild members and others have resided there for short periods. In January, 1904, the Sunderland Society put the arrangements on a permanent footing and have appointed two workers, Miss Partridge and Miss Rushworth.

The trade figures for a complete year (January 29th, 1903, to January 29th, 1904) are now available. The total sales are:—Grocery shop, £6,139; butchery and cooked meat shop, £3,794. Both departments have suffered during the last half year, in common with the whole society, from the effects of the depression of trade in the town, the butchery the most, as might be expected, meat being economised in sooner than bread. Compared with the other branches of the society, the butchery department has throughout the year made the highest profit of any butchery branch. Out of twenty-five branches the grocery department was 19th the first half-year for profit made, and 9th the second. The leakage was 1½d. the first half year, ¼d. the second, and the cartage expenses for the year were £3. 3s. 4d.

The meetings and classes in the hall, the work at the desk in the shop have been carried on much on the same lines as when first started, including

the Tuesday evening public meetings, which are always crowded. Visiting has been extended to other parts, the ground near Coronation Street having been covered for the time.

The number of persons who have given in their names for membership during the twelve months (that is, excluding the first three months which the Settlement was open) is 167. Of these forty were still paying up their entrance fees by instalments in January. 942 have joined the penny bank in the same period. In September, when the penny bank had been opened nearly a year, it was found that thirty-eight members had been able to save £1; 163 had paid in more than 5s.; 702 between 1s. and 5s.; and 501 less than 1s. These figures show in what small amounts savings have to be made in such a district. A branch of the penny bank has now been started at the High Street branch.

STORES IN POOR DISTRICTS AND PROPAGANDA WORK.

Stockton has opened a branch store in a poor, riverside district. A disused chapel has been converted into two shops. One is used for groceries, fruit, confectionery, greengrocery. The other is a butcher's shop, selling hot pork, pease pudding (for both of which there is a large sale in small quantities), hot pies, penny ducks, &c. The secretary of the society says, "The cooked meat department is yet in its critical stage, but there is every promise of its being highly satisfactory." During the first five weeks about forty members joined.

It seems probable that an interesting experiment may be tried in Sheffield, where, under the auspices of the Brightside and Carbrook Society, the General Secretary gave a lecture on "Co-operation and Poverty," in January, 1904.

The Bristol and Hull branches have been energetic in canvassing and arranging propagandist meetings in connection with their branch stores in poor districts.

Bolton branch has held meetings once a fortnight in a very poor neighbourhood; the average attendance has been sixty.

Middlesbrough branch helped the Middlesbrough Education Committee to organise meetings in poor districts, by canvassing and distributing notices and leaflets.

ENTRANCE FEES AND SHARE CAPITAL REQUIREMENTS.

Accrington has abolished the entrance fee, and Wigun, also, has no entrance fee. Bolton and Macclesfield have reduced it to 6d., and Colchester has reduced it from 2s. 3d. to 1s.

Crewe has removed the serious barrier to admission of requiring £1 to be paid down at once, and now keeps it back, together with the entrance fee (except 3d. paid on application), out of dividend.

Bingley has reduced the instalment to share capital kept back each quarter.

Portsea Island, Croydon, Winchester, and Exmouth have tried to get the entrance fees reduced, or payable in instalments, but so far without success.

PENNY BANKS.

Whiston, Selby, Godalming, and Princetown branches have been instrumental in getting penny banks started by their secretaries. Barrow has sent in a resolution, asking for one, to their management committee.

III.—THE WOMEN'S GUILD AND FREE TRADE.

The guild realised early the importance of the Free Trade controversy, and how closely the question touched its members, as women co-operators. The strong speeches and unanimous vote at the guild annual congress showed how alive members were to the evils of a protective policy. The resolution passed was :—

That this Congress of working women expresses its emphatic disapproval of any proposal for interfering with the policy of Free Trade by a system of preferential tariffs, which it believes would enrich monopolists, impoverish the people, corrupt public life, and embitter international relations.

This was followed up in the "Suggestions for Winter Work," which contained a list of guild speakers on the subject, and recommended branches to take action by arranging meetings. A special paper was written, called "The Necessity for Free Trade," which was discussed at the five autumn sectional conferences. 108 branches had lectures, papers, or discussions (either jointly with educational committees or alone), or attended meetings arranged by their societies. At twenty-six of these meetings resolutions in support of Free Trade were passed, and in eight cases were sent to the local M.P. or prominent politicians. A few branches report differences of opinion on the subject. The subject was taken at five district conferences.

It was felt that the question was of such importance to our members that a special effort was necessary. It was therefore decided to organise a women's Free Trade demonstration in the Free Trade Hall, Manchester, on November 11th, 1903. Help was sought from other Manchester women's organisations, and with their co-operation a remarkable demonstration of women took place. The guild branches in Manchester worked most energetically, distributed thousands of handbills, and most of the branches within reach did much work in making the demonstration known. More distant ones in the North-Western Section sent representatives. Altogether members from seventy-two guild branches attended the demonstration. The following resolution was carried unanimously :—

That this meeting of women declares its steadfast adherence to the policy of Free Trade, and condemns all attempts to revive the system of protection, which would impoverish the people, enrich monopolists, corrupt public life, and embitter colonial and international relations ; and seeing that women, both as workers and housewives, are so deeply concerned in this question, deplores that they cannot make their protest effective through being debarred from the Parliamentary Franchise.

IV.—SECTIONS, DISTRICTS, AND BRANCHES.

(1) SECTIONS.

The large number of branches in the North-Western Section has made it desirable to increase the number of officials and to divide the organising work in this section. A second sectional secretary was therefore elected in the autumn, in accordance with the resolution passed at the annual congress. Each sectional secretary is responsible for a certain part of the section, the divisions being: Division 1, Lancashire and Cheshire; Division 2, Yorkshire. The increase in members during the year has been excellent, being 1,159.

In the Western and South-Western Section, a similar arrangement has been made, much on account of the large area and cost of working it from one centre. In this case Division 1 is the South.

The membership has increased by 176.

The Southern Section is to be congratulated on the formation of its hundredth branch, and an increase of 780 members.

The Northern Section has not yet opened up much new ground, and has been nearly stationary as regards membership, the increase being only seventy-four.

The Midland Section has made fairly steady progress, six new branches having been opened chiefly in the Birmingham and Stafford district; but the increase of membership (212) is not large for the size of the section.

Sectional Conferences.—Two conferences have been held in each section. At the spring conferences the subjects taken were: Southern Section, (1) Annual Report; (2) Wage-earning Children. In all the other sections, (1) Annual Report; (2) "Co-operative Houses: To Own or to Rent?" competition papers by "Murella" and "Excelsior." At the autumn conferences the subject in all the sections was the paper on "The Necessity of Free Trade," by the General Secretary.

In each section conferences of sectional and district officials were held. In the Midland Section, Lancashire Division, North-Western Section, the Western Division (Western and South-Western Section), and the Southern Section special meetings were arranged. In the other divisions they were held at the time of the sectional conferences.

(2) DISTRICTS.

Vigorous work has been carried on by nearly all the district committees. The total number of conferences held has been 101, of which nine were joint with the Co-operative Union district associations.

The grants to districts have been as follows:—

Midland Section.—Leicester, £2; Birmingham and Stafford, £2. 15s.; Lincoln, £1. 5s.

Northern Section.—South Durham and North Yorks, £1.

North-Western Section.—*Lancashire Division*: Cheshire, £1; North Lancashire, 15s; Oldham, 15s. *Yorkshire Division*: Calderdale, £1; South Yorkshire, £1; Huddersfield, £1.

Southern Section.—Surrey, £1. 5s. ; Hants., £1. 10s. ; North Metropolitan, £1.

Western and South-Western Section.—*Western Division* : Bristol, £1.

(3) BRANCHES.

The number of branches receiving regular annual grants from their educational committees or societies is 141, an increase of sixteen over last year. In addition, forty-eight branches have received donations, making a total of 189 branches which have received money help of some kind.

SECTION.	£40	£30-40	£20-30	£10-20	£5-10	Under £5	Totals.
Midland . . . . .	..	..	..	4	6	15	25
Northern . . . . .	..	..	..	..	3	..	3
North-Western	2	2	4	31	9	23	71
Southern . . . . .	..	..	..	..	16	22	38
Western and South-Western ..	..	..	..	1	1	2	4
	2	2	4	36	35	62	141

Donations.

1 Branch has had a donation of over £10.

12 Branches have had donations of £5 to £10.

35 " " " under £5.

—
48

Meeting Rooms.—The great majority of branches have had the use of co-operative meeting rooms free, and in twenty-two cases where there is no room belonging to the store, the society or educational committee pays the rent of one. But in forty-four branches a large proportion, sometimes the whole of the grant or donation received, is swallowed up in the hire of a room, and in seven the cost is more than the grant. There are still ten branches where no money help is received, and where the branch has to pay for their room.

Programmes.—One hundred and eighty-six branches have had printed programmes, an increase of thirty-three. Of these ten were issued jointly by the educational committee and guild, and thirty-eight are printed on the same cards as those of the educational committee.

Co-operative productions are, as always, constantly advocated, and the education of members as co-operators is carried on by lectures, addresses, papers, and discussions on "Dividend," "Co-operation and the Poor," "Balance Sheets," &c. Numerous "Labour" and "Citizenship" subjects are included.

Joint Work.—Much of the work of public meetings and lectures is carried on jointly with education committees. Eighty-eight branches sent deputations to their educational committees to suggest joint work, while it was not necessary in sixteen other cases, where the educational committee and branch always work jointly. Altogether, about 105 branches report joint work of some kind or other.

Employes' Hours.—Several branches have warmly supported movements for shortening hours and otherwise improving the conditions of employes. At *Cardiff*, most of the members signed a petition got up by the employes, asking that the hours should be shortened by three per week. The *Grays* branch committee strongly supported a request for shorter hours in the drapery department, which has since been successful. The *Preston* employes asked the guild branch to support the shortening of hours. A lively discussion ensued, as some of the members who work in mills pointed out the difficulties in the way of their shopping early. In the end, nearly all the members promised to do their best, and the few who had votes went to the meeting to vote for it. The reduction was carried. *Bury* branch members, at the request of the employes, promised to attend a special meeting called to consider a proposal that all employes should have a week's holiday, with pay, in the year. The proposal was carried. At *Ramsbottom*, the guild was in favour of the arrangement now made that the employes should have a Saturday half-holiday in turns. At *Rochester*, the branch members voted at the quarterly meeting for shorter hours. *Crawley* branch gained two hours earlier closing on the half-holiday. *Nelson* and *Torquay* supported reductions in the hours.

V.—NEW PAMPHLETS.

The following pamphlets have been published during the year :—"The Co-operative Wholesale Society from the Guild Standpoint;" "The Necessity for Free Trade," by M. Ll. D. and L. H.; "Co-operative Houses: To Own or Rent," two competition papers, by Mr. Holroyd and Mrs. Davis; "National Education, from a Mother's Point of View," a competition paper, by Mrs. Owen; "The Use of the Franchise to Women—Co-operative, Municipal, and Parliamentary," by Miss B. Pulman.

Large numbers of "Our Story" have been sold through the agency of the guild. There has also been a large demand for "Britannia" this year.

VI.—CO-OPERATIVE UNION CLASSES AND GUILD COMPETITIONS.

About sixty of our members, from eight branches, have attended Co-operative Union classes in "Co-operation," &c.

The guild competition last year took the form of "Paper Writing Competitions." Two prizes of expenses to attend our annual congress were offered, and the prize winners were Mrs. Holroyd (Halifax) and the late Miss B. Pulman (Levenshulme, Manchester).

VII.—INTERNATIONAL RELATIONS.

For the first time this year the guild had the pleasure of welcoming delegates from a foreign Women's Co-operative Guild. The Dutch Guild sent two representatives to the congress at Lincoln—Miss Hugenholtz (vice-president of Amsterdam branch) and Miss Bergsma (president of The Hague branch). Invitations to the congress were also sent to the French Women's Co-operative Guild, but it was unable to send representatives.

Papers and information about the guild have been sent to the Società Umanitaria of Milan (Italy); to Dr. Bernat, of Buda-Pesth, editor of the *Hungarian Co-operative News*; and to the American Institute of Social Service.

A Women's Co-operative Guild has been formed in Jamaica.

VIII.—MEETINGS ATTENDED BY CENTRAL COMMITTEE MEMBERS AND SECTIONAL SECRETARIES.

Five central committee meetings have been held, and each has been attended by all the central committee members.

The central committee and sectional secretaries have been the speakers or taken the chair at a number of meetings outside their own branches.

IX.—THE ANNUAL CONGRESS OF THE GUILD.

The annual congress was held at Lincoln in June, 1903. It was attended by 353 delegates from 169 branches, representation being as follows: Midland Section, 77 delegates from 36 branches; Northern Section, 33 delegates from 16 branches; North-Western Section, 178 delegates from 79 branches; Southern Section, 48 delegates from 31 branches; Western and South-Western Section, 17 delegates from 7 branches. All the central committee and sectional secretaries were present. Five sectional councils and nineteen districts each sent one representative.

The Scottish Co-operative Women's Guild sent two representatives—Mrs. Laird and Mrs. Crighton—and for the first time, representatives of a foreign Women's Co-operative Guild attended the congress, the Dutch Guild sending two representatives—Miss Hugenholz (vice-president of Amsterdam branch) and Miss Bergsma (president of The Hague branch). Other bodies represented were the Co-operative Union, Co-operative Wholesale Society, Co-operative Productive Federation, the Midland Educational Committees' Association, &c.

STATEMENT OF ACCOUNTS, JANUARY 1ST TO DECEMBER 31ST, 1903.

<i>Receipts.</i>	£	s.	d.	£	s.	d.
To Balance in hand—Central Fund				0	15	7
„ Central Fund :—						
Branches.....	134	7	10			
Associates	0	5	0			
	<hr/>			134	12	10
„ Grant from Co-operative Union.....	200	0	0			
„ Sale of Literature.....	36	7	2			
„ Annual Congress Postage Repaid	3	16	9			
„ Bank Interest	0	1	7			
	<hr/>			£375	13	11
				<hr/>		

<i>Expenditure.</i>	£ s. d.	£ s. d.
By Postage, Telegrams, and Parcels	30 15 0	
„ Stationery	7 7 9	
	— — —	38 2 9
„ Printing		40 13 0
„ Expenses of Central Committee Meetings—Fares and Postage..		24 4 11½
„ Expenses of Speakers		5 3 4
„ „ „ to weak Branches		8 17 9
„ „ Representatives		5 17 5
„ Literature		46 2 10
„ Grants to Sections		63 0 0
„ Sectional Conferences		70 9 7½
„ Sectional Councils · Fares and Postage		15 7 1
„ Grants to Districts		17 5 0
„ Prizes		2 19 7
„ Donation to Expenses of Women's Free Trade Demonstration..		10 0 0
„ Annual Congress Postage		3 16 9
„ Auditor		1 1 0
„ Cheque Book (two years).....		0 8 9
„ Balance in hand—Central Fund		22 4 1
		<hr/> <hr/> £375 13 11

II.—SCOTLAND.

GENERAL REVIEW.

The session just completed has been one of steady progress and substantial increase in membership, together with all-round signs of a better grasp of the business side of the guild affairs.

The dull trade that has prevailed in a number of the districts has not damped the ardour or interest in the branches to any extent, the average attendance being over sixty per cent.

We have had a greater demand for executive representatives this year than hitherto. This has caused a slight increase in expense, travelling, and inconvenience to the member when the visit entailed staying overnight. We have to report only the greatest kindness, consideration, and courtesy from the branches visited.

The women's section at the festival this year was on a different basis from any of the former festivals, the whole responsibility being taken by the Festival Committee. We had only two representatives on that committee, the same as other associations. The general secretary, as one of the representatives, was appointed convener. The new arrangement caused a smaller show, owing to the smaller representation on the active committee; but a very creditable exhibition was made, and the excellence of the work was very favourably commented on.

The districts are working as well as can be expected. In the city districts, where a penny car fare only separates the branches, there is no difficulty ; but in the country or scattered districts the want of sufficient funds cripples their visiting, and the work of supervision generally. Some of the districts are not confining themselves to purely co-operative work and subjects, but are taking an active part in citizen and imperial subjects and passing events.

A new district has been added this year. Our president, on January 9th, on the invitation of the combined branches in Ireland, met with their representatives in Belfast, and formed District No. 11. A very successful meeting was held, and a good working set of office-bearers duly installed.

NEW BRANCHES.

This session we have started four new branches, viz., Scotstoun (St. George), New Stevenston (Dalziel), Cambuslang, and Tollcross, and are negotiating for a new branch at Newbie, Annan—approximate numbers of 211. This brings our total membership this year to 7,153—an increase of 1,061, and a total of eighty-two working branches and eleven districts—a statement that is very satisfactory and gratifying to all who have the work at heart, and should give the necessary confidence to the different societies who have not yet adopted this valuable auxiliary to the educational work of their society.

We have pleasure in recording several additions to our number of members on educational committees and as delegates of the societies, while St. Cuthbert's and Clydebank have some of our prominent members on their boards of management, showing that as an association we are still gaining in recognition.

DELEGATES' MEETINGS.

The eleventh annual meeting was held in the Town Hall, Coatbridge, on March 7th, under the auspices of the Coatbridge Co-operative Society. The election of vice-president, general secretary, and four members of committee took place, with the result that Mrs. Bell (Clydebank) was elected vice-president, Mrs. Buchan (St. George) general secretary, and Miss Meikle (Kilbarchan), Mrs. Allan (Kinning Park), Mrs. Tulloch (St. George), and Mrs. Horne (Grahamston and Bainsford) for four members of committee. Messrs. Laird and Henderson were appointed auditors. The annual report and balance sheet was then considered and adopted. Secretary read invitation to be represented at Co-operative Women's Guild Congress, to be held at Lincoln. Mrs. Crighton and Mrs. Laird were appointed.

The second meeting of the year was held at High Riggs, Edinburgh, under the auspices of St. Cuthbert's. Mrs. M'Lean presided. Nominations were taken for president, treasurer, and four members of committee. Owing to resignation of Mrs. Horne, Mrs. M'Laren (Camelon) was nominated and elected in her place. The festival of 1904 was discussed, and agreed that the women's section be only exhibition this year, not competitive. The Rules Revising Committee's report was submitted by Mr. D. H. Gerrard,

when it was agreed to hold discussion over till the quarterly meeting in December, the branches meanwhile to send in amendments six weeks prior to that meeting. Mrs. Tulloch read a very able paper on "Co-operation and the Poor." She treated the subject on original lines, advocating the women in the branches of the guild making plain useful garments, and supplying same at cost prices. A very favourable discussion followed. Mr. Lochhead made an appeal for funds on behalf of the Co-operative Inland Convalescent Homes.

The third meeting of the year was held at Motherwell, under the auspices of Dalziel Co-operative Society. Mrs. M'Lean presided. Miss Meikle moved the following resolution :—

That this conference protest against the attempt now being made to reverse our Free Trade policy, and would strongly urge upon working men and women to resist further taxation upon the food of the people,

and ably supported the same. The motion was unanimously adopted. An excerpt of the minute was wired to Cobden Club meeting, being held in Glasgow at same time. The election of president, treasurer, and four members of committee was then proceeded with, resulting in Mrs. M'Lean (St. Cuthbert's) being elected president, Mrs. Laird (Kinning Park) treasurer and Mrs. Slater (St. George), Mrs. Hines (St. Rollox), Mrs. Duffus (Cowlairs), and Mrs. Murie (Kinning Park) for four members of committee. Mrs. Crighton gave report of Women's Guild Congress held at Lincoln, at which she and Mrs. Laird were our representatives. She gave a graphic and detailed account of the proceedings, and was awarded a hearty vote of thanks.

The fourth meeting was held under the auspices of the Glasgow Eastern Co-operative Society, in Dalmarnock Parish Church Hall, Glasgow, Mrs. M'Lean presiding. Nominations for vice-president, secretary, and four members of committee was the next business. The consideration of the proposed new rules was then proceeded with, and consideration of the amendments. After some considerable discussion, an amendment from Coatbridge which meant the previous question, to save time, was put to the meeting, and agreed to by a majority as the finding of the meeting. The Rules Revising Committee were thanked for their labours, and discharged. Mrs. Duff, of the Irish branch then addressed the members. The arrangements for the annual "At Home" were left in the hands of the executive committee.

EXECUTIVE MEETINGS.

Seventeen meetings of committee had been held during the year, with almost complete attendance. A great increase in demand for speakers has made the appointments sometimes three in one week, but the work was cheerfully gone into. The arrangement of appointment by turn, except when a special speaker was asked, has worked most satisfactorily.

IRISH BRANCH OF THE GUILD.

At a meeting in Belfast on January 9th—Mrs. M'Lean (Scottish Co-operative Women's Guild) presiding—the delegates from the different branches in Ireland met and formed the district. President, Mrs. O'Neill (Ballymacarrett); secretary, Mrs. M'Cay (Londonderry); treasurer, Mrs. Husband (Belfast); committee, Mrs. Duff (Lisburn) and Mrs. Johnston (Portadown), it having been agreed that only one from each branch form the committee. The chairwoman addressed the new district, urging the branches to help one another, to encourage the weaker ones, and start new branches when the opportunity arose, and in a very lucid manner explained the duties required of them as a district committee. The branches at Lurgan and Armagh are expected to be in complete working order by another year.

Branches have been formed at Ballymacarrett (51 members), Belfast (43 members), Lisburn and Londonderry (107 members); also at Portadown and Lurgan.

THANKS.

We record our best thanks to the following bodies, who contributed so generously to our success by their contributions and hospitality during the year, viz.:—The Co-operative Union, the Scottish Co-operative Wholesale Society, the United Co-operative Baking Society, the *Scottish Co-operator* Newspaper Society, Drapery and Furnishing Co-operative Society, Coat-bridge Co-operative Society, St. Cuthbert's Co-operative Association, Dalziel Co-operative Society, and Glasgow Eastern Co-operative Society.

The following is the financial statement for the year 1903:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash Balance, per 'ast Report	39	10 0	By Executive's Expenses	24	17 9
„ Grant from Co-operative Union	50	0 0	„ Two Delegates' Expenses—		
„ „ S.C.W. Society	5	0 0	Lincoln Congress	8	6 6
„ „ U.C.B. „	5	0 0	Belfast	1	4 1
„ „ <i>Scottish Co-operator</i>	2	0 0	„ Delegations—Ordinary	9	11 0
„ Advertising on Bilets	2	10 0	„ District Committee's Fees and Expenses	23	19 2
„ Branch Subscriptions	58	19 4	„ Secretary's Salary	5	0 0
			„ Treasurer's „	2	0 0
			„ Auditors' Fees and Expenses	1	10 0
			„ Printing, Stationery, Carriage, and Postages	30	10 2
			„ Subscriptions to Eight Conference Associations	1	0 0
			„ Subscription to Educational Assoc.	1	0 0
			„ Subscription to Women's Suffrage Association	0	10 0
			„ Donation to Festival Fund	1	0 0
			„ „ Seaside Convalescent Homes	2	0 0
			„ New Rules Expenses	4	13 11
			„ „At Home,” Purvey	6	0 0
			„ „ „ Music	1	5 0
			„ Cash in Bank, 10th February, '04.	33	0 0
			„ „ „ Treasurer's hands	5	11 9
£162 19 4			£162 19 4		

XI.—Report relating to the accommodation available at Dundee, Edinburgh, and Paisley, from which places invitations have been received for the Congress of 1905.

DUNDEE.

Kinnaird Hall, Bank-street. — Seat about 2,000; 1,000 on floor, 200 on platform, and 600 gallery. Good rooms for committees and offices.

Gilfillan Hall. — Seat over 2,000. Body of hall and platform, 750; balcony, 600; gallery, about 900. Plenty of good rooms for committees, offices, and writing rooms.

EDINBURGH.

Congress Hall.

Music Hall, George-street, will seat over 1,500 persons, with an excellent platform. Separate entrance to gallery for visitors. Good rooms for committees and offices.

Central Hall (Tollcross) will seat nearly 2,000 persons, including gallery. Suitable rooms for committees, &c.

Synod Hall (near the Caledonian Station) will seat about 1,800; 1,000 on floor. Plenty of rooms for committees, &c.

PAISLEY.

George A. Clark Town Hall. — Seating accommodation on ground floor for 900; platform, 150; balcony, 500; gallery, 400. Plenty of suitable rooms for committees, offices, and writing rooms.

Exhibition.

Drill Hall, 135 feet by 80 feet — About two minutes' walk from Kinnaird Hall, and five minutes from station. Very convenient for loading and unloading exhibits, and for storage of empty cases.

Drill Hall, Forest-road, 128 feet by 95 feet. — Ten minutes' walk from George-street, or $\frac{1}{2}$ d. car from Princess-street to door. Waverley Market Hall is a very large building, and would make an excellent place for exhibition if it could be obtained.

Drill Hall, 120 feet by 80 feet. Five minutes' walk from Congress Hall. Good overhead balcony for opening ceremony or band.

DUNDEE.

Foresters' Hall will accommodate 750. Young Men's Christian Association, 570. Both these rooms in close proximity to the Drill Hall and Kinnaird Hall, and about three minutes' walk from Gilfillan Hall.

EDINBURGH.

Luncheons.

Waverley Market Hall would accommodate the whole of the delegates. Oddfellows' Hall, opposite Drill Hall, would be sufficient for exhibitors. Also, plenty of rooms near Central Hall and Synod Hall, if either of these were taken for Congress sittings.

PAISLEY.

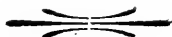
Good Templars' Hall, near Congress Hall, can accommodate about 800. Minor Hall of the Town Hall about 200.

Lodgings.

Ample Hotel and Private Lodgings, and many pleasantly-situated seaside villages near, where delegates could be accommodated. The Foresters' Conference was held in Dundee, and no difficulty was experienced in providing for over 1,100 delegates.

Hotel and Private Lodgings good and ample.

A few good Hotels, but there are plenty of good private lodgings. The majority of delegates requiring Hotel accommodation can easily obtain this in Glasgow, which is only seven miles distant, with a good service of trains. Electric trams will be running by the time Congress meets in Scotland.



PROPOSED ALTERATION OF RULES.

I.—IRELAND.

The following proposal for the alteration of Rules 26, 27, and 34 is made by the United Board in compliance with the instructions given at last Congress to provide a new method of organisation for Ireland:—

Rule 26.—Paragraph (4) is deleted and the following substituted, viz.:—

“The Scottish: number of members, ten: limits, the whole of Scotland.”

Rule 26.—The following new paragraph is added, and numbered (9):—

(9) “Ireland: The affairs of the Co-operative Union in Ireland shall be administered by an executive committee of seven members, appointed as hereinafter mentioned, acting under the supervision and control of the United Board, who shall also appoint a representative to act with and as part of the committee.” The executive committee for Ireland shall be deemed to be a “sectional board” in all matters except as regards representation on the United Board and its various committees, but its members shall not be reckoned as members of the Central Board, nor shall they be entitled to attend the annual Congress, except as regards two of their number, to be appointed by the executive committee at its first meeting to be held after Congress in each year, who shall be deemed to be members of the Central Board for the year. The provisions of Rule 44 as regards payment of the Central Board shall apply to the members of the executive committee for Ireland.

Rule 27.—After the word “section” in line 3, the following words are added, viz.:—“and the members of the executive committee for Ireland.”

Rule 34 (1).—Lines 5 and 6, the words “or any other section which may hereafter be added by Congress,” are deleted.

II.—NORTH-WESTERN SECTION.

Proposed by the North-Western Section:—

That the word “three” in line 3 of Rule 34 be struck out, and the word “four” be substituted.

The effect of this proposal would be to give the North-Western Section *four* representatives on the United Board instead of *three* as at present. The sections have now representation on the United Board as follows:—North-Western, 3; Midland, Northern, Scottish, and Southern, each 2; and South-Western and Western, each 1.

REPORTS OF THE SECTIONS AND DISTRICT ASSOCIATIONS.

(1) IRELAND.

REPORT OF THE IRISH CO-OPERATIVE CONFERENCE ASSOCIATION.

Executive Committee.

Mr. R. Fleming (president), Belfast.	Mr. J. A. McCay, Londonderry.
„ T. L. Boyd (treasurer), Lisburn.	„ J. McCarragher, Armagh.
„ H. Richardson (secretary), Belfast.	„ J. Palmer, Portadown.

Representative of the United Board: Mr. James Deans.

We record with pleasure the continued growth of the movement within the borders of the association's district. Two new societies—Keady, in Co. Armagh; and Banbridge, in Co. Down—have been established with good prospects, and, so far, with satisfactory results.

In Dublin, where a determined and energetic provisional committee is at work, there is a stirring of the dry bones which should result in the establishment of a strong society at an early date. Visits have also been paid by members of the executive in response to invitations from Ballinagleragh, Larne, Newtownards, and Upperlands. Numerous visits for advice and consultation have been paid to the newer societies.

Last March the United Board of the Co-operative Union held their stated meeting in Belfast. This was followed by a free concert in one of the large halls of the city, at which members of the board gave addresses. On the day following a two-session conference was held, to which trade unions, friendly societies, and Co-operative societies in Scotland and Ireland sent delegates by invitation. The papers dealt with "The Opportunities and Power Conferred by Co-operation on the Working Classes to Improve their Moral and Social Condition," and "The Resuscitation of the Irish Section." The local society has benefited largely by these meetings.

The usual quarterly conferences were held at Armagh, Londonderry, Belfast, and Portadown, where the subjects for discussion were respectively "How the Very Poor may be Brought to Enjoy the Privileges and Benefits of Co-operation in Ireland," "The Statistical Statement and Reports from each Society," "Future Propaganda Work in Ireland," "Should the Wholesale Lend Money for Building?"

1903 has been a good year for us—let us make 1904 a better. We tender the thanks of the association to the societies by whose invitation the conferences were held for their hospitality; to the United Board for suggesting the successful meetings in March; to the Scottish Section, the Scottish Co-operative Wholesale Society, the United Baking Society, and Paisley Co-operative Manufacturing Society for their subscriptions.

The following is the financial statement for the year 1903:—

Treasurer in Account with the Irish Co-operative Conference Association.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance	9	3	11½	By Conferences	20	11	4
„ U.C. Baking Society	2	0	0	„ Committee Meetings	2	12	10
„ Scottish Section	3	0	0	„ Deputations	0	17	6
„ S. C. W. Society	5	0	0	„ Printing, &c.	5	16	10½
„ Belfast Society	8	16	6	„ Congress Expenses	5	15	2
„ Derry	6	10	6	„ Excursion Deficit	2	3	0
„ Lisburn „	3	6	8	„ Balance	11	2	5
„ Armagh „	2	10	0				
„ Portadown Society	1	19	0				
„ Lurgan „	1	4	8				
„ Keady „	0	7	6				
„ Lucan „	0	14	4				
„ Paisley Manufacturing Society ..	0	10	0				
„ Banbridge	0	12	0				
„ Advertisements on Programmes ..	3	4	0				
	£48	19	1½		£48	19	1½

Irish Co-operative Conference Association in Account with the
Co-operative Union.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cheque.....	22	6	0	By Representatives of Provisional			
				Committees	1	4	6
				„ Committee Meetings	6	13	9
				„ Deputations	6	9	5
				„ Balance	7	18	4
	£22	6	0		£22	6	0

H. RICHARDSON, Secretary.

(2) MIDLAND SECTION.

The attendances of the members of the board have been as below:—

	Present	Absent.	Possible.
Mr. D. Bailey	7	1	8
Mr. G. Bastard.....	7	1	8
Mr. J. Butcher	8	—	8
Mr. S. Butler	8	—	8
Mr. W. J. Douse	8	—	8
Mr. J. Langley	8	—	8
Mr. W. Millerchip	8	—	8
Mr. D. McInnes	8	—	8
Mr. J. Potter	8	—	8
Mr. S. Redfern	8	—	8
Mr. G. Woodhouse ..	8	—	8

Honorary Members.

Mr. E. L. Griffiths.

Mr. A. Scotton.

Mr. W. Smith.

At the first meeting, held on June 6th, 1903, at Soho, the following appointments were made:—

Chairman : Mr. S. Butler.*Treasurer* : Mr. D. Bailey.*Secretary* : Mr. D. McInnes.

Representatives on the—

United Board Messrs. Butler and McInnes.*Office Committee* Mr. McInnes.*Educational Committee*.....Mr. Potter.*Productive Committee*Mr. Woodhouse.*Propaganda Committee*Mr. Douse.*Sectional Choral Association Committee*..... Mr. Bastard.

The board have been actively engaged during the whole of the congress year in inaugurating and promoting propaganda work in quarters where the time has been considered by local societies or by the district officers opportune for the purpose. The services of Mr. Griffiths, of the Joint Propaganda Committee, have been utilised to advantage at Oakham, Warwick, Walsall, Wednesbury, Pleasley, and Market Harborough.

Special attention has been paid to the advocacy of amalgamation of societies wherever possible. In two instances our efforts have been attended with success. Northampton and Wootton, and Coventry and Kenilworth respectively.

In regard to two of the foregoing numerous meetings and interviews were held before an agreement to amalgamate could be arrived at by the respective societies, and we regret to state that at the time of writing a hitch in the proceedings for registering the resolutions for amalgamation is reported from Loughborough. In the case of Coventry and Kenilworth the board were not directly concerned, but had prepared the way by advocating amalgamation at Kenilworth for the last four years, as being necessary for the proper development of co-operation there—a consummation which the connection with a society so prosperous as that at Coventry has at last assured. Suggestions for other amalgamations in this district, which have been submitted by the district secretary and have received our consideration, are deferred pending further ripening of opinion among those concerned.

At a special meeting of the Louth Society, on April 6th, resolutions for amalgamation with Grimsby were carried nearly unanimously.

A request by the Birmingham Industrial Society that we should be the medium for negotiating with Soho for a boundary between the two societies to be fixed, within which each should in future pursue its work, led to two joint meetings and much correspondence, barren of result as far as the fixing of a boundary is concerned; but we hope and believe that, as each society now knows fully the mind of the other, their progress, which is very gratifying, may be continued on friendly lines.

At our board meeting in January a communication was received from the Wednesbury Society and from Mr. Griffiths, who had been canvassing for the Joint Propaganda Committee on ground partly covered by the Wednesbury and Tipton Societies, stating it was advisable a meeting of representatives of the Wednesbury, West Bromwich, Wal-sall, Wolverhampton, Tipton, and Dudley Societies should be held to promote an agreement in regard to the boundaries of each society, to prevent future overlapping, as the movement is now making much progress in this quarter of the section.

Responding to the application we convened a meeting at Birmingham on February 13th, 1904, which was attended by delegates from each of the societies concerned, and the Birmingham and Stafford District Associations were also represented. It was agreed that each society should have three votes, the representatives from the board and the conference districts remaining neutral as regards voting. As a preliminary the following resolution was carried :—

That the delegates assembled, in agreeing to discuss the question of boundaries between the parties represented, pledge themselves to abide by the conclusions arrived at, and to convey the same to their respective societies, with a strong recommendation for their adoption.

After an amicable and informing discussion, an understanding was come to in respect to all the boundaries except those of West Bromwich, Wednesbury, and Tipton, and in regard to these it was carried :—

That Messrs. McInnes and Woodhouse, after making an inspection, fix a boundary between the Tipton and Wednesbury Societies as regards Ocker Hill, and decide as to whether West Bromwich Society or Wednesbury shall establish a branch at Hill Top.

At our meeting with the district secretaries in 1903 the secretary of the Stafford Association stated they were of opinion the Shropshire societies, which belong to the Stafford District, should, along with a few societies in the Western and North-Western Sections, now be formed into a new district to be added either to the Midland North-Western, or Western Sections, as the societies concerned might decide, the new district to take the place of the Shropshire and Mid-Wales Conference Association, an organisation at present supported by grants from each of the three sections, and at the conferences of which each sectional board is represented. This proposal, having been considered by the Midland Sectional Board, was submitted to the United Board, who sanctioned a meeting of representatives of the Midland, Western, and North-Western Boards and of the secretaries of the two associations concerned, at which, after full inquiry and discussion, it was agreed to convene a conference at Shrewsbury, on November 21st, 1903, when representatives of the societies affected by the proposal could have it submitted to them for decision. The greater number of the societies concerned were represented at this conference, and after a long discussion in which the representatives from the three sections adopted a neutral position, three delegates voted in favour and fifteen against the proposal that the Shropshire and Mid-Wales societies should be formed into a district associa-

tion separate and distinct from the Stafford District. Matters, therefore, remain as they were, but at the annual joint meeting of the board and the district secretaries on March 5th, 1904, the question was again referred to, and a resolution was carried :—

That a joint meeting of the Stafford District executive committee and the executive committee of the Shropshire and Mid-Wales Conference Association be held at Shrewsbury, with the view of coming to some better arrangement in regard to the working of the two organisations, and that the sectional board be represented at the meeting.

The desirability of establishing a convalescent home for the Midlands was advocated for the first time in 1900, in a circular letter issued by the Long Eaton Society, and Long Eaton being within the Derby District, the matter was afterwards taken up by the district association and discussed at a local conference, as a result of which the sectional board were requested to convene a conference to elicit the views of all the societies in the section in regard to the proposal. A very numerous attended conference was accordingly held at Long Eaton on November 3rd, 1901, and a resolution in favour of establishing a home was carried, but with the important reservation that, before taking action to raise funds, the working of the Roden and Gilsland homes should be closely observed for a year, and the results submitted to another sectional conference. This course was taken at a conference at Northampton, on February 14th, 1903, when a resolution was carried :—

That societies be requested by circular to have the subject discussed at their members' meetings to ascertain whether the estimated amount of one shilling per member will be forthcoming for the establishment of a home, and, after the replies are received, another conference be convened to consider them and take suitable action thereon.

Circulars were issued accordingly to all the societies in the section in March, 1903, and a sectional conference was held at Walsall, on February 20th, 1904, to consider the replies. There are 265 societies, with a total membership of 218,090, and as only 22 societies have replied, and of these 20 were opposed to the proposal, it was carried unanimously—

That further consideration of the question of establishing a convalescent home in the Midlands be indefinitely deferred.

A recommendation to each society to establish a fund of its own to assist members to obtain the benefits of existing convalescent homes was passed. Consideration of the replies and the tenor of the discussions at the successive conferences held since the question was first mooted furnish conclusive evidence that none of the societies in the section are interested in promoting the establishment of a home, their wants being apparently fully met by Roden and other convalescent homes.

The following subjects, in addition to those already referred to, have been discussed at the sectional conferences :

"The International Co-operative Alliance."

"Reserve Funds and Depreciation."

"High and Low Dividends."

"Choral Singing by Co-operative Choirs."

"Central Stores as against Central Warehouses and Branch Shops."

Conferences were held at Spalding, Rugby, Grimsby, and Walsall.

S. BUTLER, Chairman.

D. McINNES, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

NO. 1.—NORTHAMPTON AND EARLS BARTON.

Executive Committee.

Mr. A. Timms (chairman), Northampton.	Mr. A. C. Minney, Yardley Hastings.
„ G. T. James (secretary), Moulton.	„ C. Sheffield, Earls Barton.
„ J. Packer, Long Buckby.	„ J. Hill, Northampton.
„ R. York, Daventry.	„ G. Faulkner, Moulton
„ J. G. Frisby, Boot and Shoe Society, Long Buckby.	„ G. Arthurs, Pitsford.
	„ W. Mellows, Harpole.

The committee have pleasure in reporting progress during the year 1903. The district has experienced a season of depression in its staple trade—the boot and shoe industry, but societies show increases in their sales generally.

Co-operation is still advancing. Three conferences have been held, the attendance of delegates well maintained, and much interest manifested in the subjects discussed, which have included Congress resolutions. The first conference was held at Harpole, when a paper by Mr. J. Surridge, on "Reserve Funds and Depreciation," was read. The second was held at Earls Barton, on October 10th, when Mr. A. Scotton's paper on "The Benefits and Advantages of Co-operation to Working Men" was read by request. A united conference with the Kettering and Wellingborough district was held on March 14th.

The committee have held several executive meetings during the year, and carried on propaganda work in their various localities, also giving addresses at social gatherings, &c.

The sectional board have held a meeting in this district during the year, and greatly assisted the committee's efforts by sending representatives to our meetings. All societies in the district have been invited to attend our meetings, and pressed to join the District Association and Union.

The educational committees of the Northampton, Daventry, Long Buckby societies, and the general committee of the Earls Barton Society, have put forth efforts in establishing classes, arranging lectures, concerts, and children's demonstrations.

The Northampton Society is still progressing, and opened three branch stores to meet its growing demands, which have increased 25 per cent during

the year under its able management, while enlarged premises accommodate its drapery department. Grants were made to its educational fund, Women's Guild, and £100 to a dividend reserve fund. The society has taken over the Wootton Society, and will serve the members in future. A trade of about £10 was done during the first week. A Congress fund has also been established with a view of inviting Congress to hold its deliberations at Northampton the next time it will be held in the Midland Section.

The Co-operative Wholesale Society's depôt is still increasing its trade, and justifying its establishment in this district.

The Long Buckby Society have erected several cottages for their members, and contemplate building more.

The Boot and Shoe Society report a considerable increase of trade. The net sales for the year were about £2,000, most of the trade being done in the open market, while samples of machine-sewn goods are now being shown. This society is making headway, and aiming at building up a good reserve fund, while education and provident funds are also provided.

The Daventry Society has held a most successful public meeting, addressed by Mr. Murphy (of the Scottish Wholesale Society).

The Moulton Society have opened their new extensions, celebrating the event by a free tea to their members and wives and children. A public meeting was also arranged, and addresses given by Messrs. A. Timms and T. Panther.

The Women's Guild of the Northampton Society has greatly helped the district by their efforts.

The committee appreciate the able comments and reports of the local press given from time to time on the progress co-operation is making.

The following is the financial statement for the year 1903 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand December 31st, 1902	2	4	4	To Attendance at Executive Meetings and District Conferences.	3	14	8
„ Grant from Co-operative Union..	5	0	0	„ Sectional Conferences	0	7	0
				„ General Printing and Stationery.	0	16	6
				„ Postages	0	11	4
				„ Balance in hand of Treasurer, December 31st, 1903	1	14	10
	£7	4	4		£7	4	4

G. T. JAMES, Hon. Secretary.

NO. 2.—KETTERING AND WELLINGBORO'.

Executive Committee.

Mr. C. Groom (president), Raunds.
 „ A. J. Foulds (secretary), Kettering.
 „ W. Betts (editor of *Record*), Wellingboro'.
 „ T. Panther, Kettering.
 „ G. Marlow, Desboro'.

Mr. W. Page, Wollaston.
 „ E. Bailey, Burton Latimer.
 „ B. Butler, Wellingboro'.
 „ J. Wright, Rushden.
 „ H. Marsh, Market Harboro'.

In presenting our report for the past year, we regret that the continued depression in the staple industry of the district, coupled with the depression

in the country generally, has had the effect of checking for a time that progress which we have been able from time to time to report. Some of the villages in our district are dependent upon the army trade for employment, and that has been very bad during the year, and societies in these particular places have suffered owing to their members having to leave and find employment elsewhere. This, with continued short time worked in many other places, means a great reduction in the purchasing power of the people; but we hope that with a return of more prosperous times lost ground will be recovered, and that societies will continue to make that progress which has attended their efforts in the past.

Four conferences have been held during the year. The first was a united conference with the Northampton and Earls Barton District, held in the Co-operative Hall, Northampton, on Saturday, March 14th, when a paper was read by Mr. Clements (Northampton) on "The Desirability of Establishing a Convalescent Fund for the District." A resolution approving of the idea was carried unanimously, and delegates were instructed to bring the matter before their members for consideration.

The second was a united conference with the Women's Guild, held at Kettering on Saturday, June 20th, when Miss L. Davies's paper on "The Open Door" was read by Mrs. Johnson (Wellingboro'). Officers for the ensuing year were elected, and it was decided to continue the publication of the *District Record*.

The third was held in the new Co-operative Hall, Rushden, on Saturday, September 26th, when a paper was read by Mr. W. Ballard (secretary of the Industrial Society, Kettering), on "What Free Trade has done for the Toilers." The following resolution was adopted:—

That this conference of co-operators of the Kettering and Wellingboro' District, representing 20,000 members, recognise the inestimable blessing of Free Trade to the country during the past sixty years, and are of opinion that any steps taken to revert to a system of Protection would be detrimental to the best interests of the nation.

The fourth conference was held at Wollaston on Saturday, November 21st, when an excellent paper was prepared and read by Mr. J. Marlow (Desboro') on "Share Capital and Rate of Interest."

The attendance of delegates at all the conferences has been well maintained, and the interest displayed in the subjects discussed will be helpful, we trust, in furthering the principles of co-operation in the district.

New stores have been opened at Rushden, Desboro', Kettering, Ringstead, and Stanwick; a new drapery department in connection with Burton Latimer Society; also an educational committee has been formed.

The services of Mr. E. L. Griffiths, of the Propaganda Committee, were secured in December for the Market Harboro' Society, and we trust that the help rendered will be beneficial to the society.

The Women's Guild still continues to push forward its work in the district. New branches have been established at Thrapston and Irchester.

With this increased activity in the district we look forward with hopefulness to the future for a large increase in members and trade during the present year.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, January 1st, 1903	14	3 6	By Attendance at Executive Meetings and District Conferences.....	5	14 3
„ Grant from Co-operative Union..	5	0 0	„ General Printing and Stationery..	1	6 0
„ Subscriptions from Societies ..	6	3 6	„ Postages	1	1 6
„ Profit on District Records ...	2	2 0	„ Delegate to Congress	3	3 0
			„ Balance in hand of Treasurer, March 1st, 1904	16	4 3
	£27	9 0		£27	9 0

A. J. FOULDS, Hon. Secretary.

NO. 3.—LEICESTER.

Executive Committee.

Mr. H. Clark (chairman), Leicester.	Mr. J. Hunt, Huncote.
„ J. H. Woolley (secretary and editor of <i>Record</i>), Leicester.	„ W. P. Herbert, Barwell.
„ J. G. Wills, Hinckley.	„ J. Banbury, Leicester.
„ J. Wildbore, Loughboro'.	„ A. Smart, Anstey.
„ J. Dixey, Croft.	„ W. P. Mitton, Leicester.
„ H. Huckerby, Great Wigston.	„ S. Kemp, Leicester.
	„ J. Dayman, Enderby.

Auditors—Mr. Davie, Anstey, and Mr. Coulson, Enderby.

Notwithstanding the very serious depression in trade that prevailed during the year, the co-operative movement has developed in a marvellous manner in every part of the country, and the increased membership and trade afford evidence of its vitality and usefulness in bettering the social and financial condition of its adherents. Our great Wholesale Societies as distributing factors have more than justified their existence and power for usefulness, and they stand as a marvellous monument of business enterprise. While we are enjoying the benefits that our movement has brought about, we must not forget that it is our duty to carry the glad tidings to those who are still halting by the way, and show by our example and precept the faith that is within us of the boundless possibilities of our grand movement to help those who are ready to help themselves.

Our progress locally is very encouraging. The Leicester Society is making rapid and sure progress in membership and trade, the membership now totalling nearly 17,000, and our last quarter's trade reached the magnificent total of £106,000. As a very natural sequence, we are increasing and enlarging our various business premises, and taking up new industries with every prospect of success. Our circle of productive workers is still extending, the latest addition being a Cabinet Makers' Society. We have now eight productive workshops within the limits of the borough. Cheery

reports of progress come from all, and though the volume of trade is not quite up to anticipation, they are in a sound financial condition. Our educational committee are doing good, useful work in spreading the principles of our movement in both town and country, the latest result of their efforts being the establishment of a reading-room over our Lyston Store, which they trust may be the means of brightening the dull winter evenings of village life, and also increasing the interest of the rising generation in the practice and principles of our movement.

Last, but not least in importance, is the good work of our local branch of the Women's Co-operative Guild, who hold classes and meetings for the acquisition of knowledge and the improvement of women's work in the home circle. The work they have already done for the movement more than justifies their existence. Under their auspices a healthy branch of the guild has been formed at Hinckley, which promises to be a useful addition to the good work already done by our Hinckley friends who run that flourishing society.

We have held four conferences during the past year, the first, at Nuneaton on March 29th, being a joint one with the Coventry District. The day was a red letter one with our Nuneaton friends, who were opening a magnificent addition to their business premises. A large delegation assembled to hear Mr. Maddison's paper on "The Workers as Producers and Consumers." The meeting was a huge success, and will, we have no doubt, give a good fillip to the local society.

Our second conference was held in the Co-operative Hall, Leicester, on July 11th, to hear a paper by Mr. G.W. Hunt on "How to Keep the Rural Population on the Land," prior to which the election of the district officers took place, resulting in the return of the gentlemen whose names head this report. Mr. Hunt's paper on that very interesting but difficult problem elicited an instructive discussion, which may or may not have the effect desired by its author.

Our third gathering was held in the Co-operative Hall, Enderby, on September 26th, when Miss Halford's paper on "The Work of the International Co-operative Alliance" was read to a large and appreciative audience. An interesting and, we trust, a profitable hour was passed in its discussion, the whole of the speakers being in full sympathy with the writer.

Our fourth and last conference was held on December 19th, in the Lecture Hall of the Anchor Boot Works, North Evington, when a large and important gathering assembled to discuss that all-important question of "Dividend": whether it should be high, low, or reduced even to the vanishing point. The discussion was opened by Mr. S. Kemp (member of committee), with an exhaustive *resume* from the various points of the dividend compass, ending with a decided preference for a medium one, a view supported by the great majority of those present, the general opinion being that an honest dividend formed one of the strongest planks in the co-operative platform, whose aim was to improve the financial as well as the moral and social con-

dition of its members, and there is every indication in this district that the workers are realising that their only hope of attaining a higher and nobler state of existence is by the aid of self-help and unity.

"Our state within a state grows larger year by year ;
 Its boundaries are boundless as we mark each new frontier ;
 And as with eager glance we view the landscape o'er
 In search of future triumphs that shall last for evermore ;
 And when in future years, when peace on earth we find,
 We may turn our swords to ploughshares in the interest of mankind ;
 Then the progress of our movement will be solid, sound, and sure,
 And the brotherhood of man become a fact the wide world o'er."

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand February 14th, 1903	0	19 10½	To Attendance at Executive Meetings	1	9 6
" Grant from Co-operative Union	7	10 0	" " District Conferences	2	0 0
" Subscriptions from Societies	8	0 0	" General Printing and Stationery..	40	4 0
" Cash Received for Records	37	5 0	" Postages	1	13 6
			" Secretary's Salary	4	0 0
			" Hire of Brake	1	15 0
			" Auditors	0	5 0
			" Balance in hand of Treasurer, February 13th, 1904	2	7 10½
	£53	14 10½		£53	14 10½

J. H. WOOLLEY, Secretary.

No. 4.—COVENTRY.

Executive Committee.

Mr. A. Smith (chairman), Rugby.
 " F. Ellis dist. secretary), Nuneaton.
 " W. Gregory, Rugby.
 " A. T. Keene, Coventry.
 " W. Hodiern, Coventry.

Mr. W. Compton, Coventry.
 " T. J. Dixon, Atherstone.
 " E. Colledge, Lockhurst Lane.
 " A. S. Alsop, Napton.

DISTRICT WORK.

It affords me sincere pleasure, mingled with pride, to submit again our annual report, showing briefly the success attained by the association, and the progress of the distributive societies ; but not so in respect to the "productives," for the two Coventry (and only) watch societies have not since their formation received that brotherly support they can justly expect from co-operators.

The executive work has excelled that of any previous year, and more propaganda business has been accomplished. Two societies, previously unapproachable, after many requests consented to a visit from the executive, and meetings were held. There have been six executive meetings and four conferences arranged for and carried out.

The first conference was held at Coventry, a paper by Mr. D. M'Innes being read on the "Benefits of Co-operation to Loyal Members."

At Rugby (our annual meeting) the old executive were all re-elected, the secretary also at a salary of £2 per year. Following the election, a paper entitled "The Co-operator's Duty to the Co-operative Movement" was read by Mr. J. Butcher.

At Leamington the problem discussed was "Are Branch Stores Advisable?"—a paper by Mr. A. S. Jones (Banbury).

Our comrades from the Leicester District joined us at Nuneaton conference, when the event was made into a three-fold one by the local society opening their six new shops, arcade, and People's Hall. There was also an exhibition of Midland co-operative productions, and Mr. Halstead read a paper on "Working Men as Producers and Consumers."

We regret to report that our *District Record* no longer exists. It was a useful means of communication in the past, and we entertained the hope that the Co-operative Wholesale Society's *Wheatsheaf* editor would grant similar means of communication through that journal, but our efforts to obtain this favour failed.

Kenilworth no longer has a separate society, it having been joined to Coventry. Lockhurst Lane have opened their first branch store. Rugby, in all its glory, with a Co-operative Wholesale Society's exhibition, opened a large hall to seat 1,000 people, and splendid new shops; they also started in the pork butchery business. The Perseverance Society, in the city of wheels and spires, still imitates the watches (made by the watch societies)—their actions are "silent movements" of a progressive character. The district thanks them for their assistance to the Kenilworth co-operators, who went into voluntary liquidation, and the Coventry Society afterwards accepted them as members, and placed to their credit twenty shillings in the pound as their original share capital. Napton and Eathorpe co-operators still go ahead. The Prudential Society has realised the wisdom of combination, and has joined the Co-operative Wholesale Society. Atherstone co-operators are doing well, and apparently making up for lost time. At Claverdon propaganda has been conducted by Mr. E. L. Griffiths, and the year closes with the opening of a store on December 23rd.

Last, but not least, we extend our humble thanks to those societies which have so willingly contributed to our funds.

The following is the financial statement for the year 1903:—

Receipts.			Expenditure.		
To	£	s. d.	By	£	s. d.
Cash in hand January 1st, 1903 ..	1	15 0	Attendance at Executive Meetings	5	7 5
Grant from Co-operative Union	7	0 0	Deputations to Societies	1	16 6
Atherstone Society	0	10 0	General Printing and Stationery..	1	10 0
Nuneaton Society	1	1 0	Postages	1	9 6
Perseverance Society, Coventry .	2	2 0	Secretary's Salary	2	0 0
			Balance in hand of Secretary, December 31st, 1903	0	4 7
	£12	8 0		£12	8 0

F. ELLIS, Secretary.

No. 5.—BIRMINGHAM.

Executive Committee.

Mr. M. Mills (chairman), Kidderminster.	Mr. J. Jevons, Birmingham.
„ Chas. A. W. Saxton (secretary), Worcester.	„ J. Harrison, Soho.
„ W. Summers, Stirchley Street.	„ J. Eccles, Birmingham Industrial.
„ G. Jones, Alcester.	„ F. H. Bruff, Birmingham Printers.
	„ M. Round, Dudley.

“Forward”—the motto of the city of Birmingham—has been the motto carried into effect by the co-operative societies in Birmingham and district, covered by this association, during the past year. Nobly led by the distributive and productive societies in Birmingham itself, the other societies, with one or two exceptions, have followed suit. The executive are keeping a careful eye on the few weaker societies with a view to giving any assistance that may lay in their power.

Propaganda work has been mainly concentrated on Stratford-on-Avon and Droitwich. The result of our effort has yet to be seen, although the Worcester Society has promised to open a branch in the latter town as soon as they can obtain premises.

The first conference of the year was held in the “Faithful City” (which has been faithful to the cause of the people as well as that of the King), when Mr. Alfred Gilbert (cashier, Kidderminster Society) read a paper and gave a practical illustration of his new “Ideal Check System,” which is a genuine attempt to provide a perfect check system, and for which he claims simplicity, economy, and efficiency.

Kidderminster was selected for the annual conference. Here we were treated to a paper by the Rev. Arthur Gibson on “Co-operative Ideals,” in which he exhorted the delegates to live up to their ideals, and contended that because we believed individual trading was wrong and against the interest of the community at large, we should be prepared to combat it by all the means in our power.

Agricultural Bidford Society acted as host for the third conference, when two of the resolutions carried at Congress were brought up for discussion, viz., “High and Low Dividends,” and “Depreciation.” The resolution as approved at Doncaster was moved by the district secretary (Mr. C. A. W. Saxton), and after a good discussion was carried unanimously, as was also the motion with regard to the necessity of providing for depreciation in the rules of the societies, the resolution being moved by Mr. F. H. Bruff (district executive).

Lastly, but not least, a joint conference with the Stafford District was held at Dudley under the auspices of the Dudley Bucket and Fender Society. Here the proposed alteration in the fiscal policy of the nation was considered and discussed, a paper on the subject having been written by the district secretary (Mr. Saxton) entitled “Preferential Tariffs or Free Trade—Which?” The writer, favouring the latter, moved the Congress resolution on the subject. This was seconded by Councillor Frost (Wolverhampton), and after the

productions was held in the Town Hall, at which some thousands were in attendance, and were well pleased with what they saw.

The third conference was a joint one with the Birmingham District, at Dudley Bucket and Fender Society. A paper was read by Mr. C. A.W. Saxton (district secretary) on "Free Trade or Protection—Which?"

The committee have had under consideration propaganda work, and have appointed several deputations to societies who seem a little sleepy. Mr. W. Millerchip visited the Whitchurch Society to try and get them to reduce the amount owing by members for goods, but I have no report to show the result of his visit. The only propaganda work being done in our district is by a few go-ahead societies, of which Burton-on-Trent takes the lead.

Several new branches have been opened in the villages round Burton. Tamworth Society have done a lot of work, but they have no branches; delivery is their mode. Walsall Society also have opened new shops in various parts of their district, and Wolverhampton have been very busy in this direction, and Cannock is also extending. Rugeley, Wednesbury, Tipton, and Stafford have all made extensions and progress.

It is very hard to persuade some of the societies to do any educational or propaganda work. They seem afraid, and will scarcely talk to you on the subject. I have visited one society four times, another twice, another once, and sent one of my colleagues also, but we cannot at present get them to do any educational or propaganda work. To show how much education is needed, the chairman of the Stone Society made some strong remarks at a recent quarterly meeting about the large amount of money members owed the society, with the result that he and all those of his colleagues who agreed with him were not re-elected on the committee.

I have no reports of any of the societies in Shropshire, so leave that to the secretary of their conference to report.

Our fourth conference could not be held owing to two societies accepting the conference and then altering their minds.

A sectional conference has been held in our district at Walsall in connection with a most successful exhibition of the C.W.S.

The following is the financial statement for the year 1903:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, January 1st, 1903..	0	12 9	By Attendances at Executive Meetings	2	15 2
„ Grant from Co-operative Union..	10	0 0	„ Attendances at District Conferences	5	5 3
„ Subscriptions from Societies	5	9 6.	„ Special Propaganda Deputations to Societies	1	13 10
			„ General Printing and Stationery.	0	19 11
			„ Postages	0	17 9
			„ Delegate to Congress.	3	0 0
			„ Balance in hand of Treasurer, January 1st, 1904	1	10 4
	£16	2 3		£16	2 3

H. SANDERS, Hon. Secretary.

No. 7.—DERBY.

Executive Committee.

Mr. Thos. Godkin (chairman), Ripley.	Mr. Geo. Wilson, Derby.
„ Thos. Leaman (secretary), Ripley.	„ J. Swindell, Ilkeston.
„ Stephen Haddon, Langley Mill.	„ J. W. Pugh, Clay Cross.
„ John Wilcox, Long Eaton.	„ Wm. Spray, Bolsover.
„ Geo. Preston, Codnor Park.	

The executive committee of this association have to report the holding of four conferences during the year and one joint social gathering with the Nottingham District Association, and it is very encouraging to know that, notwithstanding the great depression in trade throughout the district, many of the societies have not only been enabled to hold their own, but have made substantial increases in members and trade.

The first conference was held at Tibshelf, when the district secretary read a paper on "High and Low Dividends." The writer contended that a well-managed society ought not to pay more than 2s. or 2s. 3d. dividend, taking into consideration the keen competition in almost every article both of food and clothing. The management of each society should not only look well after the buying, but the working expenses should be watched and kept as low as possible.

On Saturday, July 25th, the sixth annual social gathering of co-operators in the Nottingham and Derby districts was held in the Monument Hall and Grounds, Codnor Park. In the afternoon Mr. G. J. Duke (Nottingham) presided at an open-air meeting, and Mr. G. Bastard (Co-operative Union) gave a short address. The joint committee were somewhat disappointed at the small attendance compared with previous years. Tea was provided for a much larger number, which resulted in a considerable loss to the guaranteeing societies. In the evening a meeting was held in the large hall, when Mr. W. J. Douse (Co-operative Union) gave a good practical address on "Co-operation." The musical part of the programme was given by the Nottingham Co-operative Choir, which gave great satisfaction to the large audience.

The second conference was held at Long Eaton, the subject for discussion being "Depreciation and Reserve Funds," introduced by Mr. S. Redfern (sectional board), who strongly advocated the importance of societies building up a good reserve, and condemned the system of drawing from the reserve to pay dividend. Mr. Redfern moved the adoption of the Congress resolutions on the question, which was seconded by Mr. J. Wilcox (Long Eaton), and after a good practical discussion was carried unanimously. The attendance was very large.

Our third conference was held at Derby, when the subject for discussion was "The Educational Committee a Paying Concern"—a paper prepared and read by Mr. C. B. Towns, of the local society. The writer advocated vigorous propaganda work, and maintained that every society ought to devote 2½ per cent at least of its profits to educational work, and was of opinion that no genuine co-operator would oppose the grant, and if we wished

to see the continued prosperity of our societies our members must be educated in the principles of the movement.

The fourth conference was held at Ripley on February 27th, 1904. Mr. Watherston, of the local society, read a paper entitled "The Education Act from a Scholastic Point." The writer dealt with the subject in an able manner, being a schoolmaster of many years' standing. The attendance was very large and the discussion sharp and heated, almost every speaker disagreeing with the writer on many of the points raised in the paper.

Clay Cross Society have opened new shops in rapidly-growing neighbourhoods, and the management have reason to think that recent developments have justified the steps taken. The Tibshelf committee have recently purchased new central premises, including a bakehouse, which is a new business to them, and they are hoping with better facilities to do a much larger trade. Codnor Park continues to make steady progress, showing increase in members, trade and capital. During the year they have commenced lending money to their members to build their own houses, and have already advanced £2,000. Langley Mill Society have made substantial increase; they have recently come into the possession of the Beverage Factory, and have made some important changes in the working, and have reason to believe it will eventually prove a success. Ilkeston continues its progress, showing an increase of 378 members and £9,346 in trade over the preceding year. A new block of branch premises has been erected, and new central premises are in prospect. The educational committee are doing good work in lectures, festivals, Women's Guild, children's classes, choir, and band. Long Eaton have increased their trade by £18,000 during the year. They have opened new premises at Keyworth and a new branch at East Leake, and have various other extensions in course of erection; they have also taken about fifty acres additional land. The Derby Society have opened a new branch at Ashbourne, thirteen miles from the central, making a total of forty-one branches. Their large warehouse, commenced eighteen months ago, will shortly be opened. Ripley have opened two new branches and new central premises consisting of various shops and warehouses, offices and boardroom, the whole beautifully lit up by electricity generated by the society's own engines—a splendid block of buildings, second to none in the country.

The following is the financial statement for the year 1903:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, January 1st, 1903 . .	8	5 8½	By Attendances at Executive Meetings	2	10 6
„ Grant from Co-operative Union . .	5	0 0	„ Attendances at District Conferences	3	8 4
„ Subscriptions from Societies . .	2	0 0	„ Attendances at Sectional Conferences	0	1 6
			„ General Printing and Stationery . .	0	19 3
			„ Postages	0	15 4
			„ Delegate to Congress	2	10 0
			„ Balance in hand of Treasurer, December 31st, 1903	5	0 9½
	£15	5 8½		£15	5 8½

T. LEAMAN, Hon. Secretary.

No. 8.—NOTTINGHAM.

Executive Committee.

Mr. W. J. Douse (chairman), Nottingham.	Mr. S. Godley, Annesley Woodhouse.
„ G. J. Duke (secretary, treasurer, and editor of <i>Record</i>), Nottingham.	„ W. A. Hardy, New Basford.
„ W. Atkin, Stapleford.	„ J. Hind, Stanton Hill.
„ T. Bailey, Pleasley Hill.	„ J. Hunt, Bulwell.
„ J. Beeson, Radcliffe-on-Trent.	„ T. Mills, Kirkby-in-Ashfield.
„ W. Booth, Selston.	„ H. D. Neate, Keyworth.
„ T. Bown, Cinder Hill.	„ J. Read, Nottingham.
„ W. Brooks, Ruddington.	„ J. G. Shacklock, East Kirkby.
„ J. Collins, Hucknall Torkard.	„ T. Simons, Netherfield.
„ J. Daykin, Nottingham.	„ J. Vickers, Brinsley.
„ G. Godfrey, Warsop Vale.	„ J. Walker, Mansfield.
	„ Alf. Wyld, Eastwood.

Since the last report this association has held four conferences. Four meetings of the executive have also been held.

The first conference took place at Nottingham, on May 16th, when Mr. W. J. Douse (district chairman) read a paper on “Modern Syndicates, Trusts, and Combines: Their Present and Future.”

The second conference was held at Pye Hill, on August 15th, by invitation of the Codnor Park Society, a paper being read by Mr. F. Clayton (secretary of the local society) on “Popular Co-operative Education.” At this conference the audited accounts for the past year were submitted, and the officers and committee elected for the year ensuing.

The third conference took place at Hucknall Torkard, on October 31st, when a paper was read by Mr. R. Goodall (vice-president of the Hucknall Torkard Society) on “The Comparative Merits of High and Low Dividends.”

The last conference was held at Cinder Hill on January 30th, when Mr. S. H. Brown (Nottingham) read his paper entitled “The Importance of Reserve Funds, and the Necessity of Depreciation.” At the close of the discussion on this subject, the delegates considered the paper by Mr. Wm. Barnett (Macclesfield), entitled “Should there be a Retiring Allowance to the Directors of the Co-operative Wholesale Society?” The following resolution on the question was eventually agreed to:—

That this meeting desires to place on record its conviction that the present directors of the Co-operative Wholesale Society should have suitable retiring provision made for them at an early date, and that a scheme should be drawn up to secure liberal stipends for all future directors, and from such stipends a proportion should be quarterly deducted, to assure an income on retirement.

No. 9.—LINCOLN.

Executive Committee.

Mr. W. Coulson (chairman), Lincoln.	Mr. F. Hutchinson, Louth.
„ E. Hart (secretary), Grimsby.	„ D. McInnes, Lincoln.
„ J. W. Brown, Spalding.	„ W. Proctor, Newark.
„ Jas. Brown, King's Lynn.	„ C. Stow, Boston.
„ Major Davey, Peterborough.	„ F. Stiffin, Scunthorpe.
„ W. Downie, Retford.	„ Townsend, Grantham.
„ J. Hasten, Gainsborough.	

We have to report that during the year under review four conferences and three executive meetings have been held within the borders of this association, and were all well attended.

The first conference was held at Louth, in January, when the Rev. E. H. Jackson read a paper on “Co-operation an Irresistible Force.” This essay was of a very practical and helpful nature, and was much appreciated.

The second conference took place at Retford in April, Mr. Nield (manager of the society) reading a paper on “Time Limits for Committee-men,” the affirmative side being taken for the purpose of provoking discussion. The essayist achieved his object, the system being strongly condemned. At the close of the discussion Mr. McInnes was the recipient of a testimonial, subscribed for by the societies in the district, as a mark of their appreciation of his long and valuable services as secretary of this association from its birth for a period of twenty years. Mr. Coulson (chairman of the district) made the presentation, which consisted of six volumes of “The Business Encyclopædia and Legal Adviser,” case of cutlery, cake basket, &c., and in asking Mr. McInnes to accept them, spoke of the pleasure it had given them all to assist in recognising the devoted labour and willing service that had done so much to strengthen co-operation in a very difficult area.

At the third conference, held at Peterborough, in July, the subject for discussion was “Co-operation and the Poor,” introduced by Mr. J. W. Brown (Spalding). A very sympathetic and practical discussion followed.

The fourth conference, held at Scunthorpe, in October, discussed “Co-operative Education,” the subject being introduced by Mr. John Potter (member of the Midland Sectional Board). Mr. Potter dealt with education in all its bearings upon the store and municipal life. An excellent discussion followed, in which nearly all present took part.

Co-operation in Lincolnshire suffers very much from the comparative isolation of each society, separated as they are by such long distances. Overlapping does not occur within our borders, but the larger societies are gradually widening their borders, their branches in some cases being eighteen miles from their centre, without encroaching upon the rights of any other society. This policy of opening branches in villages is more calculated to spread co-operation than the struggle to maintain life, so frequently exhibited by small village societies, speedily followed by collapse.

We rejoice to report splendid progress on the part of the Peterborough Society, whose new branch at Bourne is giving such good results; also that Boston Society is in such a healthy condition, a new branch having been opened at Kirton, a few miles distant, which gives promise of very vigorous and healthy growth. Lincoln, Grimsby, and Gainsborough societies are each doing solid work, and are proving their usefulness in their respective districts by their steady growth, and by being a source of strength to individual members in times of difficulty and adversity. Grantham Society is experiencing a temporary setback, but with the continued loyalty of their members we are confidently looking forward to a period of increasing usefulness and power in the district.

We much regret the difficulties with which Louth Society have had to contend during the year, owing to the mismanagement and manipulation of their books. A heavy suspense account has been formed, and it will require very careful management and extreme loyalty to pull the society through.

The following is the financial statement for the year 1903, the whole being voluntarily subscribed:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance in hand at the end of 1902	10	8 3	By Attendances at Conferences and		
„ Subscribed by Societies in 1903	15	8 0	Executive Meetings	10	14 6
			„ Printing and Postage	1	10 6
			„ Delegate to Congress	2	18 2
			„ Balance in hand at end of 1903	10	13 1
	£25	16 3		£25	16 3

EDWIN HART, Hon. Secretary.

NO. 10.—SHROPSHIRE AND MID-WALES.

Executive Committee.

Mr. J. T. Jackson (secretary), Weston	Mr. W. Alltree, Whitechurch.
Rhyn, Near Ruabon.	„ Palin, Oswestry.
„ C. Woodhouse, Wellington.	„ E. W. Hamer, Newtown.
„ W. F. Hunt, Shrewsbury.	

In presenting their annual returns, the committee are pleased to report that progress has been made throughout the district. The societies generally report continued increase in sales and membership.

A determined effort has been made by the Whitechurch Society to overcome the difficulties arising from their past system of credit, and they are to be congratulated on the satisfactory results which are attending their efforts.

During the year five conferences have been held, and increased interest has been taken in the various subjects brought before the delegates on these occasions.

The first conference was held at Llangollen, on April 25th. Mr. Parkes (North-Western Board) read a paper on "Co-operation and its Relation to

the assistance they have rendered by the presence of their delegates at the conferences.

We are pleased to report that during the year we have been able to render advice and help to some societies just beginning their educational department.

Four conferences and four committee meetings have been held during the year, and two additional educational committees and one branch of the women's guild have joined the association.

The annual meeting and conference, held at Birmingham in April, was large, representative, and successful. After the election of officers, an instructive paper by Mr. Steer (Derby), "Union is Strength, Knowledge is Power," was read and discussed.

The June conference was held at Rushden. Here a very appropriate paper was read by Mr. Towns (Derby), "The Educational Committee a Paying Concern." The Rushden Society had only started their committee two years, and Mr. Cure (the secretary) expressed his conviction that the society had certainly advanced through their efforts. The society's band played several selections, and from a wagon Mr. Woodhouse (Derby) and others spoke to a good company on the advantages of co-operation. This is the first out-door experience we have had, and certainly might be repeated with success.

Our next conference was rather later than usual, and was held at Ilkeston on Saturday, October 31st. The paper was prepared and read by Mr. Joseph Clewlow (Stafford), and showed a considerable knowledge of co-operative educational matters, and was entitled, "Some things to be Remembered by Educational Committees." We shall be glad to have his assistance again.

The closing conference of the year was invited to be held at Retford, where an educational committee had just been elected, and where Mr. Towns again read his paper in revised form, which the Retford friends considered appropriate to the occasion. A number of printed copies were sent in advance for distribution amongst the members of the Retford Society.

Mrs. M. Mason (Gainsboro') has represented the Midland Section of the Women's Guild on our committee, and we beg to acknowledge her great interest in the work. It is desirable to keep in touch with the guild in all we do.

Since the appearance of the new Text Book, "Our Story," we make it a point of calling the attention of the delegates at conferences to its quality and usefulness.

C. L. DEUCHAR, Chairman.

W. ANDREWS, Secretary.

9, Radford Street, Coventry.

(3) NORTHERN SECTION.

The Sectional Board have met on the first Saturday in each month during the past year. The attendances have been as follows:—

	Present.	Absent.
Mr. T. Adams	11	—
Mr. F. A. Ciappessoni.....	9	2
Mr. J. Davison.....	10	1
Mr. S. Galbraith	10	1
Mr. W. R. Rae	10	1
Mr. Wm. Scott.....	10	1
Mr. J. Warwick	8	3

HON. MEMBERS.

Mr. H. R. Bailey.....	1	10
Mr. W. Crooks	—	11
Mr. T. Rule	1	10

The representatives on the various committees have been as follows:—

United Board Messrs. F. A. Ciappessoni and Wm. Scott.

Office Committee..... Mr. Ciappessoni.

Productive Committee Mr. T. Adams.

Exhibitions Committee Mr. T. Adams.

Educational Committee Mr. W. R. Rae.

Sectional Office Committee—

Messrs. Davison, Galbraith, and Warwick.

Sectional Educational Committee—

Messrs. Rae, Davison, and Galbraith.

The following figures show the progress made by the movement in the various directions during the year:—

PROGRESS IN THE SECTION.

The number of societies in the section is now 152, the new societies at Felton, in Northumberland, and Framwellgate Moor, accounting for the increase.

The total membership of societies in the section has increased from 253,381 to 261,656, equal to 3.25 per cent.

The share capital held by members at the end of 1902 was £3,849,569, whilst at the end of 1903 the amount had increased to £3,934,765. This is equal to a little over 2 per cent. It will thus be seen that the increase in the number of members of societies has been proportionately greater than the increase in the shares held by them. We point this out particularly, as the tendency is in a different direction to that which obtained some years ago.

The trade of the whole of the societies in the section for the past year has amounted to £9,349,071. That for 1902 was £9,244,190, thus showing an increase of about 1 per cent only. In our report for last year, we pointed out that the depression in trade had led to a serious diminution in the sales of the Northumberland societies. We have again to report but little progress made in that

county, particularly on Tyneside. The exact position may be seen by a reference to the figures. We can only hope that, with a revival of trade generally, the societies may regain the whole of the ground lost during the past two years.

The profit made amounts to £1,562,974 against £1,552,644 for 1902.

DISTRICT ASSOCIATIONS.

The usual quarterly conferences have been held, and various matters of co-operative interest discussed.

We have also had before us the question of endeavouring to secure greater uniformity in the preparation and presentation of the district statistical reports. With this end in view we requested the various secretaries to meet and discuss the matter with us. The result is that a form of report has been prepared and accepted which will, we hope, enable committees to obtain much information of importance with regard to the work and progress of societies generally.

PROPAGANDIST WORK.

During the year only one new society has been started in this section, at Felton, in Northumberland. A branch of the Broomhill Society existed here right up to the date of the new society commencing operations, and the change was brought about on account of the quarterly meeting of members of the parent society deciding to close.

In connection with two societies in the section we are still actively associating ourselves. At Thirsk, a combination of adverse circumstances had reduced the confidence of the members in their society to such a condition that the sales had fallen to less than £30 per week. With our help and advice the committee have made strenuous efforts to retrieve their position, and not without a considerable measure of success. Their sales are now more than double what they were when we first offered them assistance, and the indications still point in a forward direction.

With regard to Wigton Society, we have given our position there the most careful consideration, but we are not yet able to satisfy ourselves that the time has come when we might withdraw our support.

SECRETARIES' CONFERENCES.

The series of conferences devoted to matters touching more particularly the work of co-operative secretaries, to which we referred in our last report, have been well attended, and we feel sure will fill a useful place in the movement. The two meetings held during the past year at Newcastle and Carlisle were both well attended, and fruitful of promise for the future. We cannot too strongly urge upon committees to give every encouragement to their own officials to attend these conferences.

ANNUAL SECTIONAL CONFERENCE.

Twelve months ago, at the conference held at Whitley Bay, it was suggested that an effort should be made to extend the work of the Annual Sectional Conference, and to provide some opportunity to discuss some of the questions which are brought before Congress from year to year. We gave this matter our careful consideration, and convened a conference of representatives from societies,

which was held in Newcastle during October, at which the following arrangements were submitted and accepted :—

1. That the whole of Saturday be devoted to the work of the Annual Sectional Conference.
2. That an exhibition of co-operative productions be arranged as an auxiliary to the conference.
3. That each conference determine the place of meeting, in the succeeding year, subject to the invitations being limited to each district in its turn.
4. That an appeal for subscriptions to an exhibition fund be issued to all societies in the section.
5. That the invitation from the Newcastle-on-Tyne Society to hold the first conference and exhibition in that town be accepted.
6. That a further conference be convened of representatives from contributing societies, for the purpose of appointing a committee to carry out the arrangements.
7. No exhibition to be held in the section during Congress year.

The annual conference this year forms, therefore, a part of the scheme agreed upon.

At the time of writing, the arrangements for the exhibition are well in hand and we are hopeful that good will result to the societies in the immediate district at least.

Our thanks are especially due to those societies that have so generously contributed to the special fund.

EDUCATIONAL WORK.

In this direction no striking change has been made during the past year. Efforts continue to be made by the different societies, as the requirements of the different districts seem to indicate. A number of lectures arranged by us have been given, but in the majority of cases the arrangements have been made between the societies and the lecturers direct.

We may, however, mention that the sectional Education Association is doing its best to awaken interest in educational matters amongst co-operators throughout the section.

Classes have been held during the past winter in connection with the following societies :—

“Bookkeeping.”—Two classes at different centres under the auspices of the Annfield Plain Society, and one each at Ashington Industrial, Blaydon, Sunderland, West Wylam and Prudhoe, Cramlington, and Windy Nook.

“Co-operation.”—At Annfield Plain, Consett, Middlesbrough, and Sunderland.

TEACHERS' CLASSES.

During the past winter we have made an attempt to carry on a class in this section for the training of teachers. For some time past, great difficulty has

been found in obtaining competent teachers for classes in "Bookkeeping," "Citizenship," "Industrial History," and "Co-operation." The United Board agreed upon, and submitted, a scheme by which classes might be established in each section for the purpose of training as teachers persons within the movement having a sufficient knowledge of the aims and methods of co-operative work, and at the same time anxious to impart that knowledge to others. At the early part of the winter we obtained the services of a gentleman competent to undertake such a class, and issued circulars to societies upon the matter. The class was to be held in Newcastle at fortnightly intervals, and the first evening we were favoured by the presence of four students only. On the second evening the attendance was only two, and after careful consideration the sectional board decided that it would not be advisable under the circumstances to continue the class. We hope to make another effort next winter, an announcement of which will be made through societies in due course.

CHORAL COMPETITION.

The co-operative choral competition, held in the C.W.S. Meeting Room at Newcastle on April 25th last year, was a great success. The competing choirs sang the selected pieces before a fairly large audience. At the conclusion, the judge, Mr. James McCallum (whose recent death we very much deplore), awarded the shield to the Sunderland choir. On account of the delay in executing the design of the shield, it was not available for presentation to the winning choir on the day of competition, but during the winter it was presented publicly by Mr. J. C. Gray, in our name.

We are arranging for this year's competition to be held on Thursday evening, May 5th. So far five choirs have entered for competition, and we hope that the result will be more satisfactory, even than that of last year.

S. GALBRAITH, Chairman.

B. TETLOW, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

NO. 1.—NORTH NORTHUMBERLAND.

Executive Committee.

Mr. James Strong (chairman), Ashington.	Mr. John Davison (sectional representative), Bedlington.
„ Robert Bell (educational and statistical secretary), Bedlington.	„ George Atkinson, Choppington.
„ Geo. Hardy (secretary), Bank Top, Bedlington.	„ J. M. Gillians, Ashington.
	„ Wm. Dunn, Guide Post.
	„ J. Herdman, Newbiggin.

During the past year we have held three conferences and an exhibition. Important subjects have been introduced and discussed with interest and profit by a large attendance of delegates.

The first conference was held at Broomhill on Saturday, May 9th. The special subject was the statistical report, which was introduced in a very racy manner by Mr. R. Bell, and created a long and animated discussion. Mr. B.

Tetlow then introduced the subject of the advisability of holding another exhibition, which took place at the new premises of the Blyth Central Society on the August Bank Holiday, and which was a thorough success. The attendance was exceptionally large, and the influence will be felt for some time to come.

The second conference was held at Howick on September 19th, this being the seat of Earl Grey. Through his kindness representatives and visitors were allowed to see through the hall and the grounds, and the conference was favoured with the presence of Earl Grey, who welcomed the delegates and took part in the discussion. Mr. B. Tetlow read a paper giving suggestions with respect to stocktaking and auditing of societies' accounts, after which Mr. John Cairns, Bedlington, gave in an interesting manner a report of the Congress at Doncaster.

The third conference was held at Cambois on Saturday, November 21st. In the absence of the chairman, Mr. Jos. Locke took the chair, and made some very interesting remarks. Mr. John Davison then read Mr. Wm. Barnett's paper entitled "Should there be a Retiring Allowance to the Directors of C.W.S.?" which created a very one-sided discussion, the conference being dead against the paper.

At each conference the delegates have been well entertained by the societies visited, to whom, and also writers and readers of papers, hearty votes of thanks were duly tendered.

The following is the financial statement for the year 1903: -

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash received from Sectional			By Executive Meetings	5	0 2
Office	13	11 6	" Conferences	6	19 7
" Due to Secretary	1	16 11	" Deputations and other Meetings.	1	2 2
			" Postages	0	10 6
			" Printing	1	16 0
	£15	8 5		£15	8 5

GEORGE HARDY, Secretary.

No. 2.—SOUTH NORTHUMBERLAND.

Executive Committee.

Mr. Jacob Fisher (chairman), Seaton Delaval.	Mr. T. Whitnell, Newcastle-on-Tyne.
" Thomas Thompson (hon. secretary), North Shields.	" R. Salley, Walker.
" F. Robertsen (educational and statistical secretary), Wallsend.	" J. Endean, Cramlington.
	" T. Reid, Willington Quay.
	" J. Warwick (sectional representative).

During the past year two conferences have been held in the district, at both of which the attendance of delegates was fully up to the standard of previous years, and the interest in the discussions was well sustained.

A third conference would have been held but for the fact that the sectional conference took place in this district, at Whitley Bay, prior to Congress, and the next conference will be held just a little late for inclusion in this report.

The first conference was held in St. Oswin's Hall, Tynemouth, on Saturday, October 10th. and was attended by upwards of seventy delegates. The chairman

I have much pleasure in submitting the following report of the work done by the Executive during the past year. It is most gratifying to find that, notwithstanding the severe depression in trade, co-operation continues to make steady progress in our midst. Sales, membership, and share capital show a decided improvement. Some societies are busily engaged in the extension of their central premises, whilst others are equally industrious in the establishment of new branches, all tending to show that in spite of the keen competition they

No. 4.—WEST DURHAM AND SOUTH NORTHUMBERLAND.

Executive Committee.

Mr. T. W. W. Ritson (chairman), West Stanley.	Mr. W. Scott (sectional representative), Blaydon.
„ G. T. Eggleston (secretary), Consett.	„ F. Charlton, Throckley.
„ W. Hewison (educational & statistical secretary), West Stanley.	„ W. Fletcher, Swalwell.
	„ J. Harrison, Tantobie.

I have again pleasure in submitting the following report of the work of this district association for the past twelve months. During the period three conferences have been held, and arrangements for the fourth are fully in hand, but not in time for this report.

During the year one of our esteemed members of the executive has passed away, and one of the North's most ardent co-operators, Mr. David Henderson, representative for Blaydon.

Our first conference was held in the old Wesleyan Chapel, Prudhoe, under the auspices of the West Wylam and Prudhoe Society, on April 25th, 1903. In the absence of the president, Mr. Wilkinson (secretary of the society) was unanimously voted to the chair and welcomed the delegates to Prudhoe.

Mr. Wm. Fletcher, of Swalwell, then read his paper on "Electrical power, as required to meet the requirements of co-operative societies," an excellent and instructive paper treating with the relative costs of plants—steam, gas, oil, electricity, working cost, depreciation—illustrated with diagrams on the black-board, after which an intelligent and instructive discussion followed, the chief points of benefit to the movement being noted and emphasised. Votes of thanks to the chairman and Mr. W. Fletcher, for his able and instructive paper, were carried unanimously. A sumptuous repast then followed, provided by the West Wylam and Prudhoe Society, to which the delegates did ample justice.

Our second conference was held at Annfield Plain, in their beautiful new hall, on September 19th, 1903. Mr. R. Bates was unanimously voted to the chair, and welcomed the delegates to Annfield Plain in the name of his committee and society. After the reading of the last conference minutes by the secretary, Mr. T. W. W. Ritson, West Stanley, moved a vote of condolence to the widow and family of the late David Henderson (one of our executive), who had died since our last conference, and pointed out the great loss the committee had sustained and the movement generally—no one could tell what the movement owed to his great efforts. This was seconded, all the members of the conference responding by rising to their feet in silent sympathy. Mr. J. Crawford, of the Annfield Plain committee, then read his paper, entitled "Co-operation: its work and developments," after which a very lively and interesting discussion followed, much regret being expressed that the paper had not been printed for the delegates. Votes of thanks were passed to the reader for his paper, and to the chairman. A sumptuous repast followed, provided by the inviting society.

Our third conference was held at Consett, in the large clubroom of the new premises, Mr Geo. Lewis (president of the Consett Society) presiding. Before commencing the business of the conference, Mr. Wm. Scott, of Bladon, moved a vote of condolence with Mr. W. Fletcher and his wife and family on the loss of their daughter, she having died since our last conference. This was seconded, all the members of the conference responding by rising to their feet in silent sympathy, after which Mr. B. Tetlow (secretary of the Northern Section of the Co-operative Union) read his paper, entitled "Co-operation, the hope of the Democracy." A splendid discussion followed on the paper from many interesting standpoint. Votes of thanks were passed to the chairman, and to Mr. B. Tetlow for his excellent paper.

At each conference the delegates have been well entertained by the society visited, to whom, and also the writers and readers of papers, hearty votes of thanks were duly tendered.

The following is the financial statement for the year 1903 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Office.....	11	15	5		By Executive Meetings	5	8	1	
					„ Conference	4	9	4	
					„ Deputations and other Meetings.	1	13	0	
					„ Postages.....	0	5	0	
				£11 15 5					£11 15 5

GEORGE T. EGGLESTON, Secretary.

No. 5.—EAST DURHAM.

Executive Committee.

Mr. Thos. Wallace (chairman), Jarrow.
 „ Joseph Bruce (secretary), Chester-le-Street.
 „ F. A. Christal (statistical secretary), Sunderland.

Mr. Joseph English, Birtley.
 „ William Dalrymple, South Shields.
 „ William Flynn, Gateshead.
 „ A. D. Jennings, Jarrow.

Mr. W. R. Rae (representative on sectional board), Sunderland.

In presenting our annual report the committee have pleasure in reporting that all the societies in the district are in a healthy and prosperous condition. Several additions to buildings have been completed and opened out during the year, whilst several new branches are in course of erection in order to meet the requirements of the members.

Four very successful conferences have been held during the year, the first of which was held at Murton Colliery on April 25th, 1903, at which Mr. A. D. Jennings read Mr. G. Hine's paper on "Credit Trading," and produced a very animated discussion.

The second conference was held at Craghead and Holmside on August 1st, 1903. Mr. A. D. Jennings read a paper on "Loyalty," urging societies to be more loyal to the C.W.S. and the 'productives.' In the discussion which took place several delegates thought that the C.W.S. did not do all that it might to encourage loyalty in meeting the societies in exceptional circumstances.

The third conference was held at Chester-le-Street on October 24th, 1903, when several of the Congress resolutions were introduced by Mr. W. R. Rao in a brief address, and he moved the following resolution:—

That this conference expresses its entire agreement with the resolutions and decisions arrived at by Congress, viz., (a) "Dividends," (b) "Election of Committees," and (c) "Share Capital," and the delegates here present do hereby promise to bring the said resolutions before their respective committees and members in order to have them carried out.

The resolution was carried with only two dissentients.

The fourth conference was held at Gateshead on January 23rd, 1904. Mr. Wm. Flynn introduced the Congress resolution:—

The desirability of employing only certified auditors and independent stockholders in connection with societies' accounts.

It was decided to strike out the word "independent" and substitute the word "qualified." In this amended form the voting was 26 for and 9 against. The resolution was declared carried in its amended form. The next resolution on "The necessity of reserve funds" was carried unanimously, also the resolution on "The importance of depreciation."

The following is the financial statement for the year 1903:—

Receipts.			Expenditure.		
To	£	s. d.	By	£	s. d.
Cash received from Sectional Office.....	11	5 1	Committee Meetings	4	15 10
			Conferences	5	0 7
			Deputations and other Meetings.	1	2 4
			Postages	0	6 4
	£11	5 1		£11	5 1

JOSEPH BRUCE, Secretary.

No. 6.—SOUTH DURHAM.

Executive Committee.

Mr. M. Price (chairman), Coxhoe.	Mr. Wm. Davison (dist. sec.), Pitlington.
„ T. Readshaw (statistical secretary), Bishop Auckland.	„ Wm. Holmes, Hetton Downs.
„ S. Galbraith (sectional representative), Brandon.	„ Jas. Davison, Newbottle.
	„ S. Whiteley, Brandon.
	„ Jas. Davison, Bishop Auckland.

In presenting the annual report of the above district it is gratifying to be able to report that the four conferences that have been held have been well attended and great interest evinced in the various subjects under discussion.

The first conference was held at Brandon, on March 21st, 1903, when Miss Harris read a paper by Miss Davies, entitled "The Open Door." A good number of delegates and visitors were present. A splendid discussion took place, and the committee thought it was a good help to our conferences to "open the door" to the women's guild to come in.

The second conference was held at Tow Law on June 27th, 1903. Mr. Joseph Bell, with credit to himself, read Mr. O. Balmforth's paper, entitled "Educational Funds their Necessity and Importance." More than an ordinary

debate took place on this paper. Tow Law people, also our committee, thought it was one of the best conferences they had attended for years.

The third conference was held at Coxhoe, on October 10th, 1903. A paper, entitled "The Co-operative Wholesale Society from the Standpoint of the Women's Guild," was read. The paper did not suffer from the reader, nor from the women's guild. It was clear and lucid, and spoke out in such a way that convinced all present, I think, that the society which is most loyal to the C.W.S. is the society that will flourish most. All praise to the committee for their wise choice of a paper like the one referred to.

The fourth conference was at Willington, on January 9th, 1904. Mr. Hamilton read Mr. Tetlow's paper, entitled "Suggestions with respect to Stocktaking and Auditing of Societies' Accounts." The paper showed the marked ability of Mr. Tetlow, and no district will suffer lack of enterprise or progress that gets delegates to take to their different societies the teachings of such papers, and societies' committees to adopt them.

We, as a committee, amid all the bright things we have said, have to report that three of the largest societies in our district will neither promise to send delegates nor entertain conferences. It is a great pity that they do not see their way clear to be in sympathy with the Co-operative Union and the propaganda work of the same. The Union showed the Government of this country the injustice of assessing income tax on co operative societies, and yet, for all this, these professedly intelligent societies stand aloof. We hope the day is not far off when they will see their way clear to get into the Union.

The following is the financial statement for the year 1903:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional					By Executive Meetings		6	4	8
Office		15	5	0	" Conferences		6	6	3
" Cash due to Secretary, December					" Deputations and other Meetings.		0	16	6
31st, 1903		0	12	10	" Postages		2	10	5
				£15 17 10					£15 17 10

WILLIAM DAVISON, Secretary.

No. 7.—SOUTH DURHAM AND NORTH RIDING OF YORKSHIRE.

Executive Committee.

Mr. Thos. Scarth (chairman), Stockton.	Mr. James Hall, Darlington.
" J. Hind (district sec.), Middlesbro'.	" John Headlam, Whitby.
" R. Turnbull (statistical and educational secretary), Loftus.	" Miles Harwood, West Hartlepool.
	" John Clayton, Skelton.

Mr. T. Adams (representative from sectional board), Stockton.

The executive of this district have to report that four conferences have been held during the year, at all of which great interest was manifested, and interesting discussions took place, notably the joint conference with the women's guild, held at Middleton-in-Teesdale. The attendances have been large and well maintained. The education committees and women's guild, with visiting members, being much in evidence.

The second conference was held on Saturday, July 25th, at Malton, and was exceptionally well attended. Mr. Tetlow (Northern sectional secretary) read his paper, entitled "Co-operation, the hope of democracy," which he presented in his usual forcible style. The Northern Sectional Board, who had been holding a meeting at Malton, were present at the conference, and took a prominent part in the discussion of the paper. The chairman of the Malton Society (Mr. Garbutt) presided. A public meeting was held in the evening.

The fourth conference was held on Saturday, January 9th, 1904, at Stockton-on-Tees, under the presidency of Mr. Thos. Adams. Mr. Barnett's paper, entitled "Should there be a retiring allowance to the directors of the Co-operative Wholesale Society?" was read by Mr. G. McEwan, secretary of the Stockton Society.

Educational work, to which so much of the success of co-operation is due, continues to be taken up with great zest by some of the societies of this large district.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash received from Sectional Office.....	18	15	1	By Conferences	14	15	7
				" Deputations and other Meetings	3	2	9
				" Postages	0	16	9
	£18	15	1		£18	15	1

JOHN HIND, District Secretary.

(4) NORTH-WESTERN SECTION.

At the first meeting, held June 13th, 1903, the following appointments were made:—

Chairman : Mr. E. Booth.

Secretary : Mr. A. Whitehead.

Representatives to the—

United Board Messrs. S. Fairbrother, J. Johnston, and
J. T. Taylor.

(Messrs. Fairbrother and Taylor to serve on the Office Committee):

Educational Committee Messrs. E. Booth and J. Thompson.

Productive Committee Messrs. S. R. Foster and J. Greenwood.

Joint Propaganda Committee Messrs. G. Hayhurst and
A. Percival.

North-Western Sectional Educational Committees' Association
Mr. B. Woolfenden.

Eleven meetings of the Sectional Board have been held during the year, at which the attendance of members has been as follows:—

	Present	Sick	Absent
E. Booth	11	—	—
S. Fairbrother	11	—	—
J. W. Fawcett	10	—	1
S. R. Foster	11	—	—
J. Greenwood	11	—	—
G. Hayhurst	11	—	—
J. Johnston	10	—	1
W. Knights	8	—	3*
M. Parkes	11	—	—
A. Percival	9	2	—
T. Redfearn	11	—	—
J. T. Taylor	10	—	1
J. Thompson ..	10	—	1
J. Turner	9	—	2
B. Woolfenden	10	—	1

Hon. Members:—

C. J. Beckett.....	4	—	—
A. Greenwood	—	—	—
F. Hardern	1	—	—
J. H. Watson	—	—	—
T. Wilberforce	—	—	—

* Two on Deputation.

The various members elected by the several districts were appointed representatives on the executives of the districts from which they are elected, and the three sectional representatives as follows:—Mr. J. W. Fawcett to the North Lonsdale District; Mr. J. Johnston to the Cheshire and North Wales; and Mr. J. Thompson to the Rossendale District.

At the Doncaster Congress the rules of the Union were amended in order to increase the number of representatives on this Sectional Board to twenty, one to be elected by each of the sixteen districts, and the remaining four by the societies in the section. A scheme was submitted to the Board at its first meeting for electing the additional representatives, but after due consideration it was resolved to leave the election of these until the voting papers were issued for the next election of the whole of the members.

PROGRESS IN THE SECTION.

The following table shows a comparison of the progress during the year of the societies in the section, including both distributive and productive, but excluding the Co-operative Wholesale:—

	1902.	1903.	Increase.	Decrease
Societies	506 ..	508 ..	2 ..	—
Members	821,352 ..	849,952 ..	28,600 ..	—
	£	£	£	£
Share Capital	11,819,898 ..	12,166,907 ..	347,009 ..	—
Sales	24,593,877 ..	25,212,580 ..	618,703 ..	—
Profits	3,835,442 ..	3,924,110 ..	88,668 ..	—

Number of Employés.

Productive	9,476 ..	9,635 ..	159 ..	—
Distributive	16,902 ..	17,289 ..	387 ..	—

It will be seen from the foregoing comparison that satisfactory progress has been made, especially if the fact is borne in mind, that the state of trade has been very seriously affected, perhaps more so in this Section than any other.

We are sorry to again complain of the non-compliance on the part of many societies in the section, with the numerous requests made by the Central Office for statistical information, as it does not allow of a true and accurate report of the position of co-operation in the section being prepared when particulars from so many societies are wanting; we earnestly hope that in future secretaries will do all in their power to furnish the particulars required.

SECTIONAL CONFERENCES.

During the year four sectional conferences have been held, the first at Heckmondwike on July 18th, when Mr. S. Wood introduced the resolution submitted to Congress by the Productive Committee referring to the vast amount of goods sold in the movement, yet such a small quantity of these being produced by co-operators; and urged the delegates present to use their best endeavours to push as far as possible the manufactures of the various productive societies and the Wholesale Societies.

The second was held at Bolton on October 17th, and the subject for consideration was "Preferential Tariffs or Free Trade," which was ably introduced by Mr. T. Redfearn. At this conference Mr. D. J. Shackleton, M.P., brought before the conference the importance of the claims of the British Cotton-Growing Association, and the delegates present passed a resolution asking the Board to issue a circular to societies in the section appealing for grants to this association. Accordingly a circular was issued, and as a result about £3,000 has been subscribed.

The third was held at York on February 13th, Mr. E. Booth reading Miss Halford's paper on the "International Co-operative Alliance," enlarging on the same, expressing his opinion that the work being done by the Alliance was one of incalculable good, and urging the delegates present to use their influence in their own societies where they were not already members of the Alliance to join at once. At this conference voting took place for the selection of place for holding the next Sectional Demonstration and Choir Contest, four societies inviting the same, the voting terminating in favour of Bradford.

The fourth conference was held at Preston on April 30th, when Mr. R. Winfrey's paper on "Small Holdings" was considered.

The conferences have been very well attended and great interest has been taken in the discussions by the delegates.

SECRETARIES' CONFERENCES.

A new experiment has been tried during this Congress year of convening conferences of secretaries of societies, at which subjects of great importance to secretaries might be discussed.

The first conference was held at Manchester on Saturday, November 28th, when Mr. A. Varley, the secretary of Lancaster and Skerton Society, read a paper on "The Duties of a Secretary." This dealt fully with the various duties falling upon the secretaries, and the general expression of opinion was that it was desirable to convene conferences of this character periodically at which some particular subject might be introduced and questions invited.

There were over 230 secretaries present at the first conference and about 200 other delegates.

In accordance with the wishes of the delegates present the Board have convened another conference which is fixed to take place at Leeds on Saturday, April 16th, and Mr T. Wood, Manchester, has kindly prepared a paper on "Expenses and Depreciation: Their Application to Co-operative Societies." The names of 189 secretaries and 141 delegates have been sent in which promises very well for the success of this, the second conference.

JOINT MEETING.

A joint meeting of members of the Board and district representatives was held on November 7th, when Mr. J. Thompson read a paper on "Conference Papers," which advocated a certain number of papers being prepared by eminent persons and submitted to the district conferences and thus obtaining a consensus of opinion from the whole of the section on any subject laid down for considera-

tion. The paper met with a very fair reception, and it was resolved to print copies and send out for the consideration of the various district executives.

Another joint meeting has been fixed to take place on April 23rd, at which the annual reports of the districts will be considered, also the decisions of the district executives on the paper submitted to them by Mr. Thompson.

ANNUAL SECTIONAL DEMONSTRATION.

The first annual demonstration took place at Burnley, on September 23rd to 26th, 1903, inclusive, and consisted of an exhibition of co-operative productions; a conference of employes; and also a choir contest organised by the Sectional Choral Association. The exhibition was in every way a success, the greatest difficulty we had to contend with being the obtaining of a room large enough to contain all the exhibits, but eventually an old mill was found and converted into an exhibition room, but at considerable expense.

The employes' conference was held on the Wednesday afternoon in the Co-operative Hall, when Mr J. Evans (Accrington) read a paper on "The Duty of the Employé to the Movement," and was a most successful gathering, many of the employes taking part in the discussion.

The choir contest was held in the Mechanics' Institute, when seven choirs competed for the shield offered by the United Board, and the following cash prizes: £12. 12s.; £8. 8s.; and £4. 4s. The Leeds Choir was successful in winning the shield and first prize; Huddersfield, second; and Burnley, third. The test piece selected was Elgar's "Weary Wind of the West." The contest was considered very good being the first arranged, and we hope that more choirs will enter for the contest this year.

CONVALESCENT HOMES.

We are pleased to report that progress is now being made with the establishment of convalescent homes in this section. The scheme has been divided into two parts, viz., a seaside and an inland home. For the seaside home a plot of land has been taken at Lytham, on the Lancashire coast, and for the inland home Cheven Dell Hall and estate, at Otley, has been acquired. The estimated cost of the whole scheme when completed will be 24,000, and the members of the Wholesale Society have sanctioned the taking up of £8,000 in shares when the societies in the section have subscribed £16,000. Over one-half of this amount has up to the present been guaranteed, and we hope the remainder of the capital required will be subscribed within the next twelve months. We recommend the scheme to the earnest consideration of all the societies, and trust that the largest and wealthiest section of the movement will take its place in bringing to a successful conclusion the work thus undertaken on behalf of the whole section. A special society has been registered under the Industrial and Provident Societies Act under the title of the North-Western Co-operative Convalescent Homes Association Limited, and each society becoming a member of the association is required to take up one £1 share for every forty of its members.

GENERAL MATTERS.

The amount of subscriptions to the Union from societies in the section is again an increase on the previous year, as out of a total subscription of £8,896.

14s., the sum of £3,356 11s. 3d. was subscribed by North-Western societies (excluding £250 paid by the Co-operative Wholesale Society), this being an increase of £100. 9s. 2d. on the amount subscribed the previous year in the section.

The following societies have been admitted as members of the Union during the year:—Allerton, Bagslate, Bakewell, Colwyn Bay, Eagley, Ffynnon Groyw, Grange-over-Sands, Hoylake and West Kirby, Llanrug, Market Weighton, North Wales Quarries, Oxcroft, Park Lane, Pocklington, Ribchester, Shawforth, and Water.

We are pleased to again report that the relations existing between the district associations and the Board continue to be of a most cordial character. They have worked most harmoniously with us and have always been ready to assist in any matters where they have been requested, and we feel that it would be unjust to conclude this report without testifying our appreciation of their very valuable assistance, and our hopes that this good feeling may continue.

E. BOOTH, Chairman.

A. WHITEHEAD, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No 1.—AIREDALE.

Executive Committee.

Mr. J. Mitchell (chairman), Keighley.
 „ M. Hopwood (secretary), Bradford.
 „ G. Spencer, Great Horton.
 F. J. Hart, Windhill.

Mr. J. C. Gration, Leeds.
 „ H. Holden, Denholme.
 „ John Baldwin, Bradford.

Representative on Sectional Board: Mr. S. R. Foster, Bingley.

During the past year the executive has arranged four conferences.

The first was held at Keighley, on the invitation of the Keighley Industrial Society, when Mr. F. J. Hart read the Rev. E. F. Forrest's paper on "Co-operative Education, a Necessity of the Age."

The second was held at Bradford under the auspices of the Bradford Cabinet Makers' Society, when Mr. M. Hopwood read a paper on "Social Problems," dealing chiefly with Housing and Land questions.

The third conference was held at Birkenshaw, when Mr. H. Brooke read a paper on "Co-operation as a Factor in Social and Industrial Life."

The fourth conference was a joint one in conjunction with representatives from branches of the women's guild in the district, and was held in the People's Hall, Leeds, under the auspices of the Leeds Society, when Mr. J. Lloyd read a paper on "Co-operation and its Future Development."

The conferences were well attended, the discussions well sustained, and we trust were of a profitable character.

The Airedale Manufacturing Society regrets to report a decrease in its turnover, due to a combination of circumstances. The persistent bad weather during last season and the high price of materials, in conjunction with a general slackness of trade, are reasons more than sufficient to account for before-mentioned decrease.

The Bradford Cabinet Makers' Society, whilst showing a decrease, had a fairly good year. Its profits after paying interest on capital, enabled them to pay a dividend of 4d. per pound to purchaser and labour, and 1d. per pound to capital, and also to add considerably to the reserve fund.

The Keighley Ironworks Society report an increase in trade over 1902, maintaining the usual profits. In the machine and bedstead departments trade had only been quiet during part of the year, but in their newest venture—the mattress department—they are pleased to report a very large increase. To meet the growing demand they had put down a plant, and were now drawing their own wire, with very good results.

We trust the year upon which we have entered may witness a general trade revival, and thus give to our societies a fillip that will result in new records being made by the various branches of the movement.

The following is the financial statement for the year 1903:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in Hand, April 30th, 1903 ..	0	10 6½	By Attendances—Executive Meetings	6	15 11
„ Grant from Co-operative Union..	12	0 0	„ „ Other District Conferences	0	19 10
„ Subscriptions from Societies	7	6 6	„ „ Sectional Conferences	1	3 6
			„ Special Propaganda—Deputations		
			to Societies	0	5 0
			„ General Printing and Stationery.	0	7 0
			„ Postages	0	15 6
			„ Secretary's Salary	2	12 0
			„ Delegate to Congress	2	0 0
			„ Balance in hand of Treasurer,		
			April 1st, 1904	4	18 3½
				£19	17 0½

Audited—
H. WHALLEY.

No. 2.—BOLTON.

Executive Committee.

Mr. John Grundy (chairman), Walkden.	Mr. John Bleakley, Radcliffe.
„ James Crook (secretary), 159, Esk- rick Street, Bolton.	„ John Horrocks, Bolton.
„ Thomas Barlow, Farnworth.	„ Samuel Swarbrick, Chorley.
„ Edward Jones, Earlestown.	„ John Smith, Leigh.

Sectional Representative: Mr. S. Fairbrother, Bolton.

Representative of Educational Committees' Association: Mr. John E. Connor, Bolton.

In presenting the annual report of the work of our district association, we are pleased to say that the societies are making steady progress. The

co-operative idea seems to be fairly maintained and the value of co-operation fully appreciated, and much interest is taken in our district conferences. We have during the year brought before the societies the importance of education, and urged upon them the necessity of giving a portion of their profits to educational work. At our last conference we also brought the question of Convalescent Homes before the delegates, with a request to give the matter their earnest attention, and we hope those societies which have not taken up shares will bring the matter before their members, and that they will come to a favourable decision.

The trade done by the societies is fairly satisfactory, especially when we consider the depression now prevailing in the iron and cotton industries. No new societies have been formed in the district, as it is well covered with branches of the existing societies.

During the year we have held four executive meetings and four conferences. The conferences have been well attended, and included representatives from the Co-operative Wholesale Society, Insurance and Newspaper societies, Sundries Manufacturing Society, Labour Association, and the women's guilds.

Our first conference was held at Leigh, on Saturday, April 18th, when Miss Bamford gave a very interesting address on Miss Davies's paper, "The Open Door." A very good discussion ensued, the general opinion being that high prices and big dividends kept the poor from joining the movement.

The second conference was held at Chorley, on July 11th. Mr. Thos. Hood (Chorley) read his paper, "Robert Owen." The paper was very much appreciated, and the writer was highly complimented for introducing the subject of Mr. Owen's life and work.

The third conference was held at Farnworth, on October 10th, when Mr. Rigg (secretary of Farnworth Society) read his paper, "Our Accounts." The writer said that the accounts of societies were, generally speaking, well and clearly defined, but need to be on more identical lines. He would prefer to see a more uniform balance sheet, so that we could compare one society's dealings with another. A very good discussion followed, dealing with working expenses, stock-taking, and efficient auditing.

The fourth conference was held on January 9th, 1904, on the premises of the Bolton Cabinet Makers, when Mr. Lee (a member of the committee) read his paper, "Co-operative Production and its Failures." The writer thought that to be successful we must, to some extent, follow out the methods of the private traders. A very fair discussion was held, but several of the delegates thought the writer took a rather pessimistic view of co-operative production.

Of the thirty-three societies comprising the district, eight do not subscribe to the Co-operative Union funds, three being coal societies and one builders' society, whilst the Halifax Brotherhood have not been accepted. The number of store members is now 43,498, being a decrease of 143. The amount of share capital has been increased by £13,028, one-third of this being acquired by the Halifax Flour Society, and nearly one-half has found its way to the stores at Todmorden, Brighouse, Hebden Bridge, and Queensbury. The trade done, taken in the aggregate, shows a slight decrease of £3,901 in the distributive societies—Halifax Industrial reporting a falling off of £6,936, whilst Queensbury £2,175, Brighouse £1,883, Holmfild £1,776, and Barkisland £1,081 are happy with increases, the two latter equalling a rise of 26 and 41 per cent respectively. The productive societies on the whole show an increase, Sowerby Bridge Flour Society having a substantial progression of £41,180. Siddal Society have set apart £7 as bonus on wages.

The average trade per member throughout the district is £30. 11s. 3d., a decrease from last year. Fifteen societies come under this figure and ten are over, Brighouse heading the list with £41. 1s. 5d., Cragg Vale following with £39. 6s., Walsden £36. 10s. 4d., Todmorden £36. 3s. 5d., and Wainstalls £35. 7s. 2d. There are 416 persons employed in the productive departments of the stores, which, with 541 employed by the productive societies, makes 957 productive employes in the district.

The profits (£274,570) are again in arrears, £279,419 being reported last year. Out of this in distributives an average dividend of 3s. 2½d. has been paid, and £1,313 (equal to almost one-half per cent) has been devoted to education. Only eleven societies devoted any of their profits in this way, Todmorden being largest with £418, and Hebden Bridge next with £332.

Regarding the productive societies, the Halifax Joiners and Builders are not included in the returns this year, but of the rest the corn mills show increases in trade and profit. The Hebden Bridge Fustian has a decrease in trade of £693. The Clog Sundries' capital has increased £141, but trade has decreased £120. The combined wage bill of the whole of the societies in the district reaches £71,004.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, March 1st, 1903. . . .	3	9 9	By Attendances, Executive Meetings	4	8 9
Grant from Co-operative Union. . . .	12	0 0	„ „ District Conferences. . .	7	5 8
			„ „ Sectional Conferences	1	14 11
			„ New Minute Book	0	6 10
			„ Postages	0	6 11
Audited—			„ Delegates to Women's Guild		
L. STOCKS.			Meetings	0	5 9
			„ Balance in hand, March 2nd, 1904	1	0 11
	£15	9 9		£15	9 9

C. GREENWOOD, Secretary.

NO. 4. — CHESHIRE AND NORTH WALES.

Executive Committee.

Mr. T. Birchall, J.P. (chairman), War-	Mr. W. Cheetham, St. Helens.
ington.	„ W. E. Dudley, Runcorn.
„ R. Wright (secretary), Garston.	„ S. C. Hughes, Brynbo.
„ H. J. Beeston, Liverpool.	„ C. Trench, Toxteth.

Representative from the Co-operative Union : Mr. J. Johnston, Manchester.

During the sixteenth year of the existence of this district association very little propaganda work has been attempted. The executive have, at various times, visited existing societies at their quarterly meetings, socials, annual festivals, &c., and have thus been enabled to impress upon the members what is now becoming the “old, old story” of loyalty—a subject requiring constant and earnest reiteration in many of the districts.

Judging from the large number of delegates present during the year the conferences are very much appreciated. “Question time,” during which the delegates are desired to name any difficulties experienced in their respective societies, is all too short for the solving of many knotty problems in store management, asked by delegates from every part of the district. Much valuable advice has been tendered by members of the “old guard,” who are always welcome at these conferences.

The subjects selected for discussion have been in a great measure based upon the resolutions passed at the last Congress, and as they are eminently practical, exceptional interest has been taken in them.

CONFERENCES.

Conferences have been held as follows :—

May 23rd, 1903, at Chester.—Paper by Mr. Williams (secretary, Chester Society) on “The Ideal Check System.” Resolution passed. “That the increased district representation, as recommended by the Co-operative Union, is worthy of the support of the delegates attending the conference.”

August 29th, 1903, at Wrexham.—(I.) Paper on “Should Co-operative Societies Advertise?” by Mr. Duffy (secretary, Wrexham Society). (II.) “The Co-operative Educational Programme,” introduced by Mr. Thompson (Co-operative Union). (III.) District secretary and executive re-elected.

November 28th, 1903, at Runcorn.—Paper by Mr. Priestly (Runcorn) on “The Comparative Methods of High and Low Dividends.” Congress resolution, “That the amount of dividend should not in any society exceed 2s. 6d. in the £,” defeated by fifty-three to thirteen votes.

February 27th, 1904, at Mold Junction (near Chester).—(I.) Paper by Mr. Barnett (Macclesfield) on “Should there be a Retiring Allowance to the Directors of the C.W.S.?” Resolution passed in the affirmative. (II.) “The Proposed Convalescent Homes,” introduced by Mr. Dudley.

EXECUTIVE MEETINGS.

These have, as usual, been held in the office of the C.W.S., Liverpool, for which privilege the executive are extremely obliged.

April 7th, 1903.—Proposed productive exhibition at Wrexham considered. Deputation appointed to visit the sectional board. Decided that the solitary non-member society, outside Wales, be visited.

July 7th, 1903.—Resolution adopted not to accede to the request of the Educational Committees' Association to allow one of their number to be on this district executive. Deputation appointed to attend joint meeting of co-operators and trade-unionists, in the Town Hall, Liverpool. Decided to take no further steps to promote a productive exhibition in Wrexham.

October 10th, 1903.—Deputations appointed to visit various societies.

January 23rd, 1904.—Deputation received from Educational Committees' Association. Resolution passed adhering to previous decision. The suggestion that the subjects for conference papers and writers for the same be selected by the United Board received no support.

ATTENDANCES OF EXECUTIVE.

Number of meetings, 8. Messrs. Birchall 7, Beeston 8, Cheetham 6, Dudley 7, Hughes 5, Trench 7, Wright 7, Johnston 6.

The following is the financial statement for the year 1903 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Grant from Co-operative Union..	31	4	9	By Balance due to Treasurer, April 1st. 1903	15	4	9
„ Cash due to Treasurer, March 25th, 1904	3	12	4	„ Attendances—Executive Meetings ..	5	15	2
				„ „ District Conferences	6	6	3
				„ „ Sectional Conferences ..	0	11	9
				„ Special Propaganda—Deputations to Societies	3	6	3
Audited—				„ General Printing and Stationery..	0	17	6
S. C. HUGHES.				„ Postages	0	15	5
				„ Secretary's Salary	2	0	0
	£34	17	1		£34	17	1

ROBERT WRIGHT, Secretary.

No. 5.—DEWSBURY.

Executive Committee.

Mr. James Mumford (chairman), Dewsbury.	Mr. S. Hall, Cleckheaton.
„ J. W. Walker (secretary), Batley.	„ L. K. Battye, Wakefield.
	„ Robert Webber, Batley.

Representative on the Sectional Board : Mr. Thomas Redfearn, Heckmondwike.

In presenting our usual annual report, there is nothing of a special character upon which to report for the past year, the work having been of the usual and customary kind.

Notwithstanding the general depression in trade throughout the district, we may, as a movement, lay claim to some progress. While it may be said that the Wakefield Society have completed the erection of their handsome central stores (although no formal opening has as yet taken place), the Batley Society have during the year laid the foundation stones for new and commodious central premises of an imposing and largely extended character, in addition to which several new branches have been opened in the district.

There have been four conferences held during the year, the first being at Batley on May 16th, 1903, at which a large number of delegates were present to hear an able and admirable paper read by Mr. S. J. Jarrold, one of Batley Society's junior and promising members, on the "Industrial Outlook"—a very suitable subject for the district in which it was introduced.

The second conference was held at Grange Moor on August 8th, 1903, under the auspices of the friendly society there—a society with little more than one hundred members. As this was what may be called our annual conference, the election of officers took place, and the annual report of the executive for the past twelve months was approved. After this a paper was read by Mr. J. Williams (secretary of the Friendly society) on "Co-operation: What it is, and what it is not."

The third conference was held at Horbury on November 14th, 1903, when Mr. Samuel Wood (Heckmondwike), in an eloquent address, introduced the resolution of the productive committee of the Union as submitted to the Doncaster Congress. In the discussion following the introduction of this resolution it was generally approved by the speakers.

The fourth and last conference was held at Mirfield on February 20th, 1904. At this conference Mr. J. T. Taylor's paper on "Co-operative Education" was read. This is a subject which has been well discussed in this district, and yet there are no less than fourteen societies who have not yet formed an educational department or made any grant in aid of this branch of the movement, and the executive would urge upon these societies the claims of education to their support, and trust that they will ere long form an education department. At the close of the discussion on Mr. Taylor's paper, the subject of "Convalescent Homes" was introduced by the chairman of the executive in an earnest and able address, followed by Mr. Redfearn as representing the Convalescent Homes Provisional Committee, both of whom earnestly appealed for support for this desirable object. Your executive regret that this subject has not been more enthusiastically taken up by the societies in this district, only about thirty per cent of whom have up to the present time taken the matter into consideration. The executive take this opportunity of again urging the claims of the Convalescent Homes to the societies' consideration and support.

In addition to the usual and customary quarterly conferences, we had a special conference at Cleckheaton in November last, when a paper on "Low and High Dividends" was read by Mr. Samuel Hall.

The executive regret that there are still a considerable number of societies in their district who hold aloof from the Union, and would again lay the claims of the Union to their support.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, April 1st, 1903	3	4 10	By Attendances-Executive Meetings	5	3 0
„ Grant from Co-operative Union..	6	0 0	„ „ District Conferences..	11	6 10
„ Subscriptions from Societies	11	10 0	„ „ Sectional Conferences	2	12 0
„ Cash due to Treasurer, March			„ Special Propaganda-Deputations		
31st, 1904	3	15 3	to Societies	0	11 8
			„ General Printing and Stationery.	0	6 0
Audited—			„ Postages	0	10 7
THOS. REDFEARN.			„ Secretary's Salary	2	0 0
			„ Delegate to Congress at Don-		
			caster	2	0 0
	£24	10 1		£24	10 1

J. W. WALKER, Secretary.

No. 6.—EAST YORKSHIRE.

Executive Committee.

Mr. Lampley Holmes (president), Hook, Goole.	Mr. G. E. Eyre, Leeds.
„ Chas. Marshall (secretary), York.	„ B. Webster, Leeds.
„ J. Nicholson, York.	„ Geo. Goodenough, Castleford.
„ W. Litchfield, Hull.	„ G. M. Smith, Scarborough.

Representative from Sectional Board: Mr. T. Redfearn.

Four conferences have been held during the year, the first at Castleford, when a paper was read by Mr. Goodenough on “Problems for Co-operators and Trade-unionists, Local and General.”

The second conference was held at Goole, when the district report was considered, introduced by the district secretary.

The third conference was held at York, when a paper was read by Mr. Geo. Briggs (secretary of the York Society), on “Mutual Aid between Town and Country Societies.”

The fourth conference was held at Bridlington, when Mr. Litchfield (Hull) read a paper on “Co-operation: The Help and Hope of the Worker.”

We are pleased to note that these conferences are performing a useful work amongst the societies, as evidenced by the increased attendance.

As last year, propaganda work has taken up a large part of the time of the executive. In our last year's report we foreshadowed the establishment of a society at Market Weighton. This was duly registered and opened, and has since published two balance sheets, showing an increasing trade. On both occasions they have paid a dividend of 1s. 4d. in the £.

The success of Market Weighton inspired the working men of Pocklington—an old market town with a population of 2,500—with a desire to establish a

society. This desire we helped and encouraged. A conference of those who sympathised with the movement was held, presided over by Mr. Nichols (president of the York Society), and addressed by the district secretary. At this meeting it was unanimously decided to establish a society. After much opposition from tradesmen and the local press, with the financial help of the propaganda committee a society was duly registered and opened early in January, 1904. To celebrate the opening a public meeting was held, presided over by Mr. Holmes (district president), and addressed by Mr. Moorhouse (C.W.S.), Mr. Redfearn (Heckmondwike), and Mr. Griffiths (propaganda agent). The meeting was well attended. Since the opening the sales have averaged about £30 per week.

Both these societies are in purely agricultural districts, and their success gives promise that, with a little timely help and oversight at the commencement, the men in the country districts can make our movement as successful proportionately as in the towns.

Mr. Griffiths (propaganda agent) and Mr. Ryan (C.W.S.), with the lantern and cinematograph, have visited several of the smaller societies and done splendid work. Large public meetings have been held at Wetherby, Market Weighton, Beverley, Driffield, and Bridlington, addressed by these gentlemen and members of the executive.

We rejoice greatly at the spirit of progress that is abroad in the district, and the desire amongst the older societies to branch out into the surrounding villages and help the "son of the soil."

Generous help has been rendered by the educational committees of the York and Hull societies, by sending contingents of their choir and the use of their lantern at some of our meetings.

In conclusion, the success of the past inspires us with hope for the future, that this district, which was for so long the despair of our leaders, will soon be amongst the foremost in the section.

The following is the financial statement for the year 1903:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Grant from Co-operative Union..	27	0 0	By Balance due to Treasurer, April 1st, 1903	1	16 6½
			Attendances-Executive Meetings ..	5	16 0
			„ „ District Conferences..	8	1 9
			„ Special Propaganda -		
			Deputations to Societies	1	6 10
			Formation of New Societies ..	5	3 6
			„ General Printing and Stationery ..	0	5 0
			„ Postages	1	2 8
			„ Secretary's Salary	2	0 0
			„ Rent of Rooms	0	14 6
			„ Balance in hand of Treasurer, March 16th, 1904.....	0	13 2½
				£27	0 0
Audited— G. Briggs.					

CHAS. MARSHALL, Secretary.

No. 7.—HUDDERSFIELD.

Executive Committee.

Mr. E. Booth (chairman), Wooldale.	Mr. J. Hartley, Meltham.
„ Henry Hirst (district secretary), Huddersfield.	„ J. Raisey, Newsome.
„ John Pogson (statistical secretary), Netherton.	„ J. E. Wakefield, Cowcliffe Hill.
„ Fred Ellis (treasurer), Huddersfield.	„ J. H. Whiteley, Golcar.
	„ D. Whitwam, Golcar.

Representative on Sectional Board : Mr. E. Booth, Wooldale, near Huddersfield.

Representative of Educational Committees' Association : Mrs. K. M. Marshall,
Huddersfield.

Like the rest of the country, this district has been affected by the general depression which has prevailed for the greater part of the past twelve months, and in consequence our progress has not been up to the standard, though taken on the whole there is not much to complain of, as we have not suffered from the depression nearly as much as many of our neighbours.

The results of the working of our productive societies have been of a mixed character. In the case of Messrs. Wm. Thomson and Sons, the increased rates for raw material, combined with a lessened turnover, have militated very largely against the success of that society's operations, and it is not to be wondered at that a loss has had to be recorded, though much to be regretted. The Colne Vale Corn Millers' Society, manufacturing an excellent quality as it does of the "staff of life," has had quite an average year of business ; while the Huddersfield Brush Society has passed all previous records. The growth of this society has indeed been most remarkable from its commencement, every succeeding half-year's turnover having been a substantial advance on its predecessor, up to the very last of its existence as a separate and distinct society.

The distributive societies have had a very satisfactory year, taking into account the state of trade. The average turnover has been fairly well maintained, while some societies have even made substantial progress. The extensions to the Huddersfield Society's central premises are progressing apace, and when completed will not only be an ornament to the town, but will give increased facilities for carrying on a more extensive trade when better times come round.

Four conferences have been held during the year, at each of which special papers have been submitted for discussion. The attendances have been large, and the discussions well maintained, to the mutual benefit, we hope, of all concerned. The conferences were held as follows :—

May 23rd, 1903, in the Baptist School, Scapegoat Hill, Golcar, Mr. E. Crowther in the chair. The annual report and financial statement were presented by the district secretary, and approved, followed by a paper written

by Mr. J. W. Kenworthy (secretary of the Scapegoat Hill Society), entitled "A Few Thoughts on the Co-partnership of Labour."

August 29th, 1903, annual meeting in the Baptist Schoolroom, Meltham, presided over by Mr. G. H. Holroyd. After the statistical report by Mr. Pogson, and the election of officers, Mr. E. Booth read a second paper (by request) on "The Necessity for a Rolling Stock Company." The conference passed a resolution affirming the necessity, and appointed a small committee to make inquiries and report to a future conference.

November 28th, 1903, in the Oddfellows' Hall, Netherton, Mr. Thos. Hildreth in the chair. A paper on "Competition v. Co-operation" was read by Mr. J. Pogson (statistical secretary).

February 27th, 1904, in the Guild Room, Albion Street, Huddersfield, at the invitation of the Huddersfield Brush Society, whose president (Mr. A. Haywood) occupied the chair. Mr. B. Ibeson (member of the Brush Society's committee) read a paper on "Co-operative Production and its Difficulties," after which, Mr. T. Redfearn (Co-operative Union) introduced the subject of "Convalescent Homes," which was very well received.

The small committee appointed at the Meltham conference, acting on the power given them by that conference, have asked the assistance of their neighbouring district associations, and added to their number from these bodies. The work of inquiry is progressing satisfactorily, and a report will be given in due course.

We cannot conclude this report without mentioning the fact that the Huddersfield Brush Society, which has had such a successful career since its inception, will now cease to exist as a separate productive society, having been transferred to the Co-operative Wholesale Society. The first meeting for the sanction of the transfer was held on February 20th, and the confirmatory meeting on March 12th, when the resolution to merge into the Wholesale Society was carried unanimously, with a guarantee that the works should remain in Huddersfield for at least two years.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, March 25th, 1903..	4	0 7	By Attendances—Executive Meetings	3	10 8
„ Grant from Co-operative Union..	6	0 0	„ „ District Conferences	9	12 6
„ Subscriptions from Societies	5	16 0	„ Postages	1	0 8
			„ Delegate to Congress at Don-		
			caster	1	0 0
			„ Balance in hand of Treasurer,		
			March 29th, 1904	0	12 9
Audited—					
J. RAISEY.					
JOSEPH HARTLEY.					
£15 16 7			£15 16 7		

HENRY HIRST, Secretary.

NO. 8.—MACCLESFIELD, CREWE, AND DISTRICT.

Executive Committee.

Mr. A. E. Eaton (chairman), Stockport. Mr. William Hassall, Leek.
 „ George Harding (secretary), Crewe. „ William Smith, Congleton.
 „ William Urquhart, Crewe. „ Thomas Bennett, Poynton.

Representative of Co-operative Educational Committees' Association : Mr. I. Earl,
 Macclesfield.

Representative on Sectional Board : Mr. M. Parkes, Crewe.

In submitting this report we are pleased to report progress. The executive have held four meetings and arranged for four conferences during the year.

The first conference was held at Marple, on May 9th, when the paper entitled "The Open Door" was read. A lively discussion followed, and at the close a resolution was passed in favour of the principles enunciated in the paper. Since the conference several societies have carried out the "open door" principles.

The second conference was held at Congleton, on August 29th ; subject for discussion : "Should there be a Retiring Allowance to the Directors of the Co-operative Wholesale Society ?" A discussion followed the reading of the paper, which terminated in all present agreeing that pensions would suit everybody.

The third conference was held at Winsford, on November 14th, when the subject for discussion was "High and Low Dividends." All delegates present were in favour of dividend from 2s. 6d. to 3s.—nothing higher. What they paid above 3s. the members had to pay dearer for their goods.

The fourth conference was held at Stockport Great Moor, on February 20th, 1904, the subject for discussion being "Co-operation : Its Work and Development." Many delegates took part in the discussion, some sixty being present.

Societies outside the Union have been written with a view of getting them to join, but we are sorry to say they still refuse.

Many societies during the year have opened branches in connection with their own trades. Macclesfield and Stockport have each opened two branches, and Crewe have opened a branch at Nantwich at a cost of £5,000, which speaks well for co-operation in the town of Nantwich. As regards the Pottery district, the societies there are making steady progress. Burslem and Silverdale are about to open several branches in the district, also Butt Lane Society. Deputations have been at work during the year in the Pottery district, including Mr. Parkes and Mr. Percival, along with the executive.

The executive are keeping in close touch with the different committees, and are willing to help them in any way to forward co-operation in the district.

Good educational work is being done by several societies in the district, such as lectures, concerts, &c.

The following is the financial statement for the year 1903:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Grant from Co-operative Union..	18	0	0	By Balance due to Treasurer, March 21st, 1903.....	0	7	9
				„ Attendances—Executive Meetings ..	6	0	7
				„ „ District Conferences..	6	10	8
				„ „ Sectional Conferences ..	1	7	6
Audited—				„ Special Propaganda—Deputations to Societies.....	0	16	0
A. E. EATON.				„ Postages	0	13	4
W. HASSALL.				„ Secretary's Salary	2	0	0
				„ Balance in hand of Treasurer, March 12th 1904	0	4	2
	£18	0	0		£18	0	0

GEO. HARDING, Secretary.

No. 9.—MANCHESTER.

Executive Committee.

Mr. W. Hemingway (chairman), Pendleton.	Mr. John Heys, Longsight.
„ James Thompson (secretary), 20, Albemarle Street, Ashton.	„ Herford Lawton, Mossley.
„ George Wood (statistical secretary), Pendleton.	„ James Pollitt, Swinton.
	„ Charles T. Gresham, Newton Heath.

Representative on Sectional Board : Mr. A. Percival, Moston.

Representative of the Educational Committees' Association : Mr. Walter Nield, Oldham.

Four conferences have been held during the year as follows :—

Date.	Place.	Subject.	Writer and Reader.
1903.			
April 25	Clifton.....	"Should there be a Retiring Allowance to the Directors of the C.W.S.?"	Mr. Wm. Barnett.
July 18	Denton	"Statistical Report for 1902, with comments and remarks"	Mr. George Wood.
Oct. 10	New Mills ..	"The International Co-operative Alliance" ..	Miss Alford's Paper read by Mr. Thompson.
1904.			
Jan. 9	Pendleton ..	"Co-operation and the Trnst Movement" ..	Co-op. Union Paper read by Mr. Nield.

After the Denton conference the delegates visited the storage reservoirs of the Manchester Corporation, and after the New Mills conference a very successful evening meeting was held, when Mr. Heys (executive) gave an address. The committee of the Pendleton Society arranged to have their new boot and shoe repairing machinery running for the benefit of the delegates before the conference, which created considerable interest.

At the beginning of the winter season the secretary sent out a circular to the societies, offering them the assistance of the executive, as far as possible, in the establishment of classes, and to give addresses at educational and propagandist meetings. This offer several of the societies accepted, and three members of the executive arranged to read papers prepared by them at the

Failsworth discussion class. The executive would strongly recommend this means of interesting their members in the aims, objects, and principles of our movement.

Several of the societies have invited their members to attend the conferences, and have thus widened the educational value of the meetings beyond the committees and office-bearers.

At the Pendleton conference Mr. Pollitt made a strong appeal to the societies to support the scheme of the Convalescent Homes committee, when the delegates unanimously passed a resolution pledging those present to do all they could to assist the scheme.

Many of the societies do splendid educational work, which has considerably strengthened their position, but there are still a few who have not yet commenced to set aside anything for education. We should strongly recommend them to make a start, however feeble in weight it might be.

The trade of the majority of the societies continues to increase—some by leaps and bounds—in spite of the lessened purchasing power which many of the workers have experienced during the last few months. One society alone has an increase of £45,880. This shows what a deep and permanent hold of the people co-operation has gained.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure		
	£	s. d.		£	s. d.
To Grant from Co-operative Union..	14	0 0	By Balance due to Treasurer, March		
„ Cash due to Treasurer, March			1st, 1903	4	14 8
2nd, 1904	1	18 9	„ Attendances-Executive Meetings	3	2 5
			„ „ District Conferences..	4	5 9
			„ „ Sectional Conferences	0	16 8
Audited—			„ Postages	0	18 3
G. Wood,			„ Secretary's Salary	2	0 0
			„ Fare for Auditor	0	1 0
	£15	18 9		£15	18 9

J. THOMPSON, Secretary.

No. 10. —NORTH-EAST LANCASHIRE.

Executive Committee.

Mr. W. Dewhurst (chairman), Colne.	Mr. W. Denbigh, Padiham.
„ J. W. Cooper (secretary), Clayton-le-Moors.	„ J. Lonsdale, Nelson.
„ S. Blakeborough, Burnley.	„ J. Riley, Accrington.
„ A. Coulthurst, Darwen.	„ J. Sharples, Blackburn.
	„ J. Shaw, Great Harwood.

Representative from Sectional Board : Mr. George Hayhurst, 45, Tremellan Street, Accrington.

During the whole of the past year the trade in this cotton district of ours has not been at all conducive for the making of any rapid advances within our movement; those societies who have held their own, or made a slight increase, may feel quite confident that when the staple trade does improve, they will achieve greater results than ever before. I fully believe there never was at any

previous period such loyalty shown in times of adversity as has been displayed during the past twelve months. In many cases the savings of the past have been called into requisition for this purpose, but this fact, though to be regretted, fully proves that co-operators can now weather the rainy day in such a manner as would have been impossible to our forefathers.

The first conference after our last report was held at Burnley, on May 30th, when Mr. R. Pollard, of Burnley, read and replied to the various criticisms on Mr. M. Hopwood's paper on "The Social Problem." As is well known, this paper gives room for a wide and varied discussion, which was well sustained by the delegates present.

The second conference was held at Nelson, on August 29th, when the district report and statistics of the district were presented, comparisons being made showing the various increases in capital, sales, profits, &c. The Rev. E. F. Forrest, M. A. (member of the Educational Committee of the Co-operative Union), was also present, and read a very able treatise, entitled "Co-operative Education, a Necessity of the Age." As might be expected, a highly interesting and, we hope, useful discussion was the result.

Our next conference was held at Accrington, on November 2nd, when Mr. Joseph Booth, of Church, read a paper on his ideas of "What Co-operation stands for." If he understood aright its objects are to deal with the physical, the intellectual, and social condition of man. If this is so, he says, there is not a single aspect of life it does not intend to touch. It is a body of men and women whose purpose is to mould the destinies of society and stamp it with a character entirely its own. Constant contact with the co-operative movement would develop the faculty of government, and give the people a knowledge of commerce that would enable them to work out their own salvation. With such a subject before the meeting plenty of speeches were the order of the day.

The fourth conference was held at Barrowford, on February 27th, 1904. The subject of the paper composed and read by Mr. J. Widdup, Nelson, was rather a novel one, entitled "Co-operation and Art." The discussion led on to the many ways wherein we might become more artistic, such as good window dressing, show cards, shop display, homes beautiful, garden cities, &c. Some said that too much architecture had been put in many co-operative business places, thereby making them too costly. In point of conversation this was about the best conference of the year, and was kept up for half-an-hour after the time fixed for closing.

Mr. George Hayhurst again made a stirring appeal on behalf of the convalescent homes, which we trust may prove effective where needed.

The work of the previous year done by the executive in sending deputations to wait upon those societies who were not members of the Union has resulted in quite a few of these sending delegates to the conferences, and I trust when the statistics for the year are published we shall show less non-members than ever before.

The following is the financial statement for the year 1903 :—

Receipts			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, March 1st, 1903....	5	12 11	By Attendances-Executive Meetings	6	2 3
„ Grant from Co-operative Union..	6	0 0	„ „ District Conferences..	5	6 0
„ Interest on Investment	1	13 1	„ „ Sectional Conferences	2	18 0
„ Subscriptions from Societies	63	16 1	„ Congress Delegate's Expenses ..	3	0 2
			„ Postages	0	15 6
			„ Secretary's Salary	4	0 0
			„ Loan Investment. Clayton-le-		
			Moors Co-op. Society Limited.	55	0 2
Audited -					
C J. BECKETT					
£77 2 1					£77 2 1

J. W. COOPER, Secretary.

No. 11.—NORTH LANCASHIRE.

Executive Committee.

Mr. R. Richmond (chairman), Fleetwood.	Mr. J. Campion, Southport.
„ W. Gregory (secretary), Stonecliffe, Deepdale Road, Preston.	„ J. Gorton, Preston.
	„ E. Sagar, Blackpool.
	„ Jas. Moore, Lancaster.

Representative from Educational Committees' Association: Mr. James Thompson, Preston.

Representative from Sectional Board: Mr. J. Turner, Walton-le-Dale.

Notwithstanding the continued depression in the cotton industry, which is the staple trade of this district, the societies have made splendid progress during the past year. The habits of thrift practised by the members of our societies stood them in good stead in the time of need, and we are pleased to note that where distress did show itself the societies came forward splendidly with relief funds.

Since our last report the Ribchester Society has become a member of the Union.

Arrangements are in progress for the taking over of the Calder Vale Society as a branch of the Preston Society. This will give strength to the movement in that neighbourhood, and the Preston Society are to be congratulated for the sacrifice they are making to bring about this result.

Four conferences have been held during the year, and have been of an interesting and educational character.

On Saturday, May 30th, the first conference was held at Leyland, under the auspices of the Leyland and Farington Society, at which Mr. Frank Hardern gave an address on "Co-operative Education." He dealt with the Educational Programme of the Union, pointing out its many advantages, and strongly urged those societies who had not yet formed an educational department to do so at once, as it was one of the great aids to the advancement of the co-operative movement. Some discussion followed the address, all the speakers being in favour of more co-operative education.

The annual conference was held at Fleetwood, on August 31st, under the auspices of the Fleetwood Society, all the societies in the district except Bentham being represented. The committee presented their annual report

and financial statement, which were accepted as satisfactory. The election of secretary and societies to form the executive committee was accomplished. Mr. Wm. Gregory (secretary) read his paper on "Limitation of Service on Committees." The paper was well received and discussed, nearly all the speakers agreeing with the writer that it was against progress and efficiency to adopt the limit system.

On November 14th, the third conference was entertained by the Longridge Society, at Longridge, the societies in the district being fully represented. Mr. Hugh Slater (Longridge) read his paper on "Competition v. Co-operation," which created a very lively discussion of an instructive and interesting description, after which the Ribchester delegates (whose society up to that time had not joined the Union) expressed their great pleasure in being present, and notified the intention of their society to join. This announcement was heartily received by the whole assembly.

The fourth conference was held on February 27th, at Churchtown (Southport), under the auspices of the Churchtown Society, and was well attended. Mr. Geo. Nelson read a paper on "Co-operative Education." The writer dealt chiefly with the methods which he thought ought to be employed in order that the principles of our movement might be better understood. The paper was thoroughly discussed and enjoyed.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, April 1st, 1903	0	18 4	By Attendances—Executive Meetings	4	7 4
„ Grant from Co-operative Union. . .	12	0 0	„ „ District Conferences..	5	14 0
„ Cash due to Treasurer, April 1st,			„ „ Sectional Conferences	2	7 5
1904	2	19 7	„ Special Propaganda	0	7 10
Andited—			„ Postages	0	13 10
J. TURNER			„ Secretary's Salary	2	0 0
J. GORTON.			„ Brief Bag for Books, &c.	0	7 6
	£15	17 11		£15	17 11

W. GREGORY, Secretary.

No. 12.—NORTH LONSDALE.

Executive Committee.

Mr. John Lomas (chairman, Barrow-in-Furness.	Mr. Jas. Dickinson, Dalton-in-Furness.
„ George Richardson (secretary), Ulverston.	„ James Cain, Millom.
„ H. W. Hague, Carnforth.	„ Joseph Knight, Kendal.
	„ John Ireland, Ulverston.

Representative on Sectional Board : Mr. J. W. Fawcett, Leeds.

Representative from Educational Committees' Association : Mr. J. M. Armstrong, Lancaster.

The reports to hand from societies in our district during the past year show, with but few exceptions, decreased receipts. We cannot ignore the fact that the past year has been one of great depression throughout the country, and the staple industry (iron) of our district has had to share in

the season of depression ; yet we are convinced that when the result of the co-operative trade of our district becomes known for 1904, and taking into consideration the decreased spending power of so many of our members, it will show the amazing vitality of the co-operative movement in the district, and prove the loyalty of our members. With the return of better trade we shall show again that steady increase in trade and members which it has been our pleasure to record from time to time.

Educational work has been carried on, according to local tastes and requirements, by means of lectures, classes, and concerts. The women's guild is in active operation at three societies, and has in one instance started a juvenile co-operative choir. We trust their influence will be felt amongst the children.

We have pleasure in reporting the amalgamation of the Grange-over-Sands Society with the Carnforth Society, who have also opened a new branch at Arnside. We note extensions of business premises by the Barrow and Kirkby-in-Furness Societies.

Five conferences and four executive meetings have been held during the year. The attendance of delegates and the interest taken in the subjects discussed has been encouraging. The conferences have been held as follows :

(1) At Grange, on June 13th, Mr. Knight (Kendal) read paper "Our-selves as Others See Us," which provoked an animated discussion.

(2) Special conference at Dalton, July 11th, when the secretaries and managers of fourteen societies and members of the executive committee met to consider questions relating to the business interests of societies in the district.

(3) At Kendal, August 29th, Mr. Hewertson, in an admirable paper, discussed the question of "Housing Reform," and demonstrated the practicability of reforms in this direction being accomplished through the co-operative movement.

(4) At Millom, December 5th, Mr. Cain, in an able and practical paper, dealt with the subject of "Dividends, and the Ideal Dividend."

(5) At Barrow, February 27th, Mr. Newbold re-told in an interesting paper the story of "Co-operation : Its Influence." Mr. Parkes (Convalescent Homes committee), in an earnest address, advocated the scheme for the convalescent homes, the delegates present pledging themselves to do all possible to induce their respective societies to take up shares.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure		
	£	s. d.		£	s. d.
To Cash in hand, April 1st, 1903	0	19 2	By Attendances-Executive Meetings	5	7 10
„ Grant from Co-operative Union..	17	0 0	„ „ District Conferences..	6	12 9
			„ „ Sectional Conferences	1	2 4
			„ Postages.....	0	15 0
			„ Secretary's Salary	2	0 0
			„ Grant for Conference Expenses..	1	0 0
			„ Balance in hand of Treasurer,		
			April 1st 1904	1	1 3
Audited—					
J. W. FAWCETT.					
J. CAIN.					
<hr/>					
£17 19 2				£17 19 2	

GEORGE RICHARDSON, Secretary.

No. 13.—OLDHAM.

Executive Committee.

Mr. J. T. Taylor (president), Oldham.	Mr. William Whittaker, Shaw.
„ William Hall (secretary), 47, Audley Street, Ashton-under-Lyne.	„ David Lawton, Greenfield.
Ed. Beverley, Ashton-under-Lyne.	„ F. Houghton, Oldham.
„ James Leigh, Oldham.	„ H. Whitehead, junr., Dobercross.

Representative from the Educational Committees' Association : Mr. Thomas Bleasdale, Royton.

Representative on Sectional Board : Mr. J. T. Taylor, Oldham.

During the past year we have held four ordinary and one special conference, and the executive have held four meetings. Papers of a profitable and instructive character have been prepared and appreciated. The staple trade of the district (cotton spinning and manufacturing) has been passing through a period of severe depression, owing to the gambling in cotton. Notwithstanding this strain, societies generally are in a good position and a "friend in need."

Educational work has been continued with praiseworthy energy, lectures, concerts, and classes being held frequently. Children also have been catered for. The women's guild has been well represented at our conferences.

The first conference was held at Grasscroft on Saturday, May 16th, 1903. The executive were elected at this conference. Mr. Benj. Shore (Oldham) read a most instructive paper on "Municipal Trading." In the course of his remarks he said, "with reference to the political phase of municipal trading—which may assume a position of importance and possibly of danger the creation of a large army of municipal employes, with their power of influencing the constitution of local governing bodies. Instances abound which clearly show that the main considerations which affect the judgment of municipal employes with votes are those which relate to the conditions of their employment."

The second conference was held at Delph on Saturday, August 1st, 1903. Mr. Ernest Cottrell (Delph) read a paper on "Co-operative Development." He said, "We must look upon co-operation less as an instrument for producing and sharing money, and more as a means for raising our people to a higher mental and moral level. Want of system and co-ordination is the great defect not only in co-operative but in the general education of the country."

The third conference was held on Wednesday evening, October 28th, 1903, in the Hall of the Oldham Equitable Society. Mr. F. Houghton (Oldham) read Mr. Barnett's paper on "Should there be a Retiring Allowance to the Directors of the C.W.S.?" There was a good discussion and various important points brought out, but the tone of the meeting was against any retiring allowance.

The fourth conference was held at Higher Hurst on November 28th, 1903. Mr. David Lawton (Greenfield) read a paper on "A Fiscal Policy for Co-operators." In the course of a masterly review of co-operation, he asked us to discuss (a) Is it desirable to continue our present practice of restricting share capital to the legal limit and less? If not, then (b) Would it not be wise to do away with all legal restrictions upon the amount of our dealings with the savings of our members and their families?

The fifth conference was held at Ashton on February 20th, 1904. Mr. Jas. Thompson (Ashton) read a paper on "What are the Highest Interests of the Working Classes, and How can they Best be Secured?" He said, "We shall have to establish a system of setting aside a small percentage of our profits to form a fund to be used in productive co-operation, taking up first those trades which employ the greatest number of workers and are the easiest to manage."

The following is the financial statement for the year 1903 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Grant from Co-operative Union..	12	0	0	By Balance due to Treasurer, April			
„ Cash due to Treasurer	0	3	6	1st, 1903	0	5	10
Audited—				„ Attendances—Executive Meetings	4	0	6
FREDK. HOUGHTON.				„ „ District Conferences	5	3	9
JAS. LEIGH				„ „ Sectional „	0	8	0
				„ Postages	0	5	5
				„ Secretary's Salary	2	0	0
	£12	3	6		£12	3	6

WILLIAM HALL, Secretary.

No. 14.—ROCHDALE.

Executive Committee.

Mr. Robert Holt (chairman), Rochdale.	Mr. S. Chadwick, Tottington.
„ Jas. E. Lord (secretary), Rochdale.	„ H. Eastwood, Littleborough.
„ David Farrow, Bury.	„ James Rothwell, Whitworth.
„ William Booth, Heywood.	

Representative on Sectional Board : Mr. Benjamin Woolfenden, Rochdale.

Representative on Educational Committees' Association : Mr. James Heap, Heywood.

During the year the executive have held five meetings and three conferences.

The first conference was held on July 25th, under the auspices of the Rochdale Corn Mill Society, when Mr. Benj. Woolfenden (Rochdale) read Mrs. O'Brien Harris's paper on "Co-operators and the Trust Movement." The reader pointed out that trusts in America had influenced the law courts, legislators, and the railway companies. In his opinion that was enough to condemn the trusts. In England trade union organisations were being

threatened and their funds filched from them by judge-made laws. A good discussion ensued, from which it appeared to be the general opinion that trusts were an evil to the working classes in any country where they were adopted, and that we had nothing to fear from any Yankee or British combine. The election of officers and executive committee took place at this conference.

The second conference was held at Bury, on October 25th, when a paper on "High and Low Dividends" was read by Mr. Thos. Rigby (Bury). The subject was dealt with in a masterly manner, and was evidently the result of serious thought. A profitable and interesting discussion followed, several speakers being of opinion that abnormally high dividends were injurious to societies.

The third conference was held in the Assembly Room of the Rochdale Pioneers' Society, on February 20th, 1904, when Mr. Booth (Heywood) read and supplemented Dr. Paton's paper on "How to Restore the Yeoman Peasantry of England." A good discussion ensued on the subject, the general opinion and discussion turning on to nationalisation of the land. At this conference Mr. Benj. Woolfenden (sectional board) introduced the subject of "Convalescent Homes," and made a strong appeal to the delegates to take up the matter in earnest. Many speakers expressed favourable opinions towards the scheme, and eventually passed the following resolution:—

That this meeting of delegates, having had under discussion the question of convalescent homes for Lancashire and Yorkshire, entirely approves of the scheme, and trusts that every effort will be made by the delegates present with their respective societies to bring the proposal to a practical issue.

The object of getting non-members in the Union has been well kept in view by the executive, who have paid several visits to societies not in the Union. One society (Shawforth), we are pleased to say, has already joined, and we are hoping the remainder will ere long follow suit.

Some societies in the district are doing good educational and propagandist work. The Rochdale Pioneers' educational committee have arranged for twenty lectures and socials during the session of 1903-4. The attendance and interest taken in them has been exceptionally large. We commend this means of educational work to all other societies.

The executive have been represented at all the joint meetings of the district associations and the Co-operative Union Limited.

They also desire to acknowledge the willingness with which societies have invited and entertained the conferences, also to the Pioneers' Society for the use of one of their committee rooms for executive meetings.

The present outlook for good trade is not very promising, but we hope, as the year advances, a tide of prosperity will flow upon us, and the cause of co-operation continue to flourish.

The fourth conference was held at Haslingden, on January 16th, 1904, when Mr. Jackson (Haslingden) read Mr. Crabtree's paper on "Co-operation : Its Work and Development," which dealt largely with the productive side of co-operation, and was most enthusiastically discussed.

The Ramsbottom and Haslingden women's guilds are in good working condition. The one at Rawtenstall, which has only been in existence a little over twelve months, is also doing good work.

Trade in the Rossendale Valley has been very bad indeed during the last twelve months, and we are afraid that it will have told somewhat against us in not being able to report any increase of sales in our separate societies ; but we do hope that trade will soon improve, and, with that, we feel confident that we shall do better all round.

The following is the financial statement for the year 1903 :—

Receipts			Expenditure.		
	£	s d.		£	s d.
To Cash in hand, March 23rd, 1903 ..	1	13 7	By Attendances-Executive Meetings	4	16 3
Grant from Co-operative Union ..	6	0 0	Postages	0	8 0
Subscription from Societies for			Secretary's Salary	2	0 0
Conference Teas	12	16 9	Conference Teas	7	19 2
			Balance in hand of Treasurer,		
			March 7th, 1904	5	6 1
Audited -					
L. HEAP.					
	£20	10 4		£20	10 4

J. SHEPHERD, Secretary.

NO. 16.—SOUTH YORKSHIRE.

Executive Committee.

Councillor C. Wightman, J.P. (chairman), Doncaster.	Mr. F. W. Sandford, Sharrow.
Mr W. Knowles (secretary), Sheffield.	„ J. Newsome, Masborough.
„ J. C. Kenworthy (statistical secretary), Stocksbridge.	„ E. Haywood, Elsecar.
	„ C. Chapman, Chesterfield.
	„ R. Crisp, Carbrook, Sheffield.

Representative from Sectional Board : Mr. W. Knight, Sheffield.

We have pleasure in presenting our twenty-third annual report to Congress. Five executive meetings and four conferences have been held, the list of which is appended.

1903.	Place.	Subject.	Introduced by
April 4th ..	Masbro'	Flour Milling.	Mr. J. Newsome.
June 27th ..	Doncaster	District Report.	Mr. Wm. Knowles.
		Statistical Report.	Mr. J. C. Kenworthy.
		Election of Officers.	
Oct. 3rd	Killamarsh	Congress Resolutions.	Mr. Wm. Knowles.
		High and Low Dividends.	
Jan. 9th, 1904	Chesterfield ..	Credit Trading: How to	
		Curtail and Put Under	
		Systematic Working.	Mr. C. Chapman.

At the first conference the question of corn-milling was ably dealt with, and was followed by an interesting discussion turning on the question as to whether it was best for the C.W.S. to establish a mill to cover this and adjacent districts, or the societies in this district founding a mill or mills of their own, and resulted in the following resolution being carried :—

That this conference of the South Yorkshire District requests the directors of the Co-operative Wholesale Society to consider the advisability of erecting and furnishing a flour mill to supply those societies in federation with it in the Midlands at their earliest opportunity.

This was duly forwarded to the C.W.S., but nothing has come of it as yet.

The second conference was fully occupied with the consideration of the annual reports. The omission of certain columns in the statistical report showing the comparative purchases made by societies with the C.W.S. and other sources was drawn attention to, when it was suggested that in future the figures should be shown. The question of establishing a flour mill of their own was again put before them, seeing that they had a membership of 73,000.

Our third conference was taken up with the consideration of the Doncaster Congress resolutions, the one on high and low dividends occupying the whole time. A resolution was carried in favour of a maximum dividend of 2s. 6d. in the pound. The other matters were adjourned.

At the fourth conference the question of "Credit Trading: How to Curtail it and put it under Systematic Working" was considered. Considerable discussion took place for and against, and a resolution was carried requesting the Co-operative Union to print and issue it as a tract.

Meetings were held after the Killamarsh and Chesterfield conferences, and addresses given by members of the executive. A deputation was appointed to visit the Conisboro' committee *re* the question of overlapping the Doncaster Society in that village, but was declined on the ground that the matter had already been dealt with by the Co-operative Union and district representatives.

The executive were fully engaged with the reception committee dealing with the arrangements of the Doncaster Congress, which we are pleased to note was a marked success, and has been the means of stimulating the movement in our midst.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, February 1st 1903	12	12 6	By Attendances—Executive Meetings and District Conferences.	10	19 8
„ Grant from Co-operative Union.	6	0 0	„ Reception Committee	10	3 1
„ Subscriptions from Societies	18	8 9	„ General Printing and Stationery.	0	18 6
			„ Postages	0	12 0
			„ Conference Tea	3	0 0
			„ Balance in hand of Treasurer, February 1st, 1904	11	8 0
Andited					
BAYLIS & BAYLIS					
	£37	1 3		£37	1 8

W. KNOWLES, Secretary.

EDUCATIONAL COMMITTEES' ASSOCIATION.

Executive Committee.

Rev. E. F. Forrest, M.A. (president),	Mr. W. Nield, Oldham.
Wigan.	„ H. Jepson, Darwen.
Mr. Thos. Bleasdale (treasurer), Royton.	„ J. Earl, Macclesfield.
„ John E. Connor (hon. secretary),	„ J. A. Edwards, Liverpool.
Bolton.	„ J. Livingstone, Preston.
Mrs. Marshall, Huddersfield.	„ B. Wolfenden, Co-operative Union.

Auditors: Messrs. J. M. Grindrod, Bolton, and J. N. Armstrong, Lancaster.

The seventeenth annual report will compare favourably with that of last year. The total membership has very nearly reached three figures, and now stands at ninety-eight, whilst financially the association is in a flourishing condition, with a balance of £20 on the right side. The quarterly meetings have all been well attended, and the character of the debates has been uniformly good.

The annual meeting was held on Saturday, March 28th, 1903, at Balloon Street, Manchester, under the auspices of the C.W.S., when there was a record attendance, ninety-three departments being represented. The special feature of the afternoon was a paper by Mr. Morrell (New Moston), secretary of the Manchester Branch of the Garden City Association, on "Co-operation and Garden Cities."

Three conferences have been held, viz. :—

(1) At Dewsbury, on the invitation of the Dewsbury Pioneers Industrial Society, June 27th, 1903, when seventy-four departments were represented. According to custom, the sitting was devoted to the consideration of the Educational Programme of the Union.

(2) At Eccles, on the invitation of the Eccles Provident Industrial Society, on September 12th, 1903, when eighty-six departments were represented, and a very admirable paper on "The Necessity of Co-operative Education" was given by Mr. John O'Brien (Eccles).

(3) At Keighley, on the invitation of the Keighley Industrial Society, on December 5th, 1903, when seventy departments were represented. Mr. Mackley (Keighley) read a very suggestive paper on "The Problem of Co-operative Education."

The list of speakers published last year has been found useful by our members. No fewer than twenty-six addresses have been arranged for at Ashton (2), Blackpool, Brighouse, Bacup, Bryn Gates (2), Crompton, Darwen Industrial, Great Harwood (2), Huddersfield, Haslingden, Liverpool, Macclesfield, Nelson, Oldham Equitable, Padiham, Park Lane, Rochdale Pioneers, Radcliffe (2), Walkden (2). The president has also had the pleasure of distributing prizes at Failsworth and St. Helens, and opening a new bakery at Wigan.

The president and Mr. Bleasdale have again represented your committee on the educational committee of the Co-operative Union.

Mr. J. E. Connor has represented your committee on the Convalescent Homes committee for this section.

The following educational committees have joined the association during the year:—Churchtown, Brighouse, Park Lane, Haslingden Industrial, Whittington and District, Harrogate and District, Crompton, Ecclesall Industrial, and the women's guilds of Wigan and Cleckheaton.

In conclusion, your committee heartily congratulate those societies that have had to fight again the battle of education, and have obtained such signal victories. York, in particular, which last year was placed at great disadvantage with an allowance of only $\frac{1}{2}$ per cent, has more than recovered itself by its latest vote of $2\frac{1}{2}$; whilst Bradford, where the educational work was in abeyance at the time of our last report, has emerged successfully from its period of trial and resumed its propaganda with increased vigour. Victories such as these call for sincerest congratulation, and must have a wholesome influence on the movement at large, forming as they do an encouragement to perseverance in the prosecution of our special phase of work, the cause for which we stand, for which as an association we exist, co-operative education, the very life and soul of our system.

E. F. FORREST, Chairman.

J. E. CONNOR, Hon. Secretary.

(5) SCOTTISH SECTION.

At the first meeting of the sectional board, held on June 6th, 1903, the following appointments were made, viz.:—

Chairman : Mr. James Allan. *Treasurer* : Mr. John Patterson.

Sectional Executive Committee Messrs. James Allan, James Deans
(secretary), James M'Murren, and Malcolm Neil.

Representatives to the United Board..... Messrs. James Deans and
Malcolm Neil.

Representative to Office Committee Mr. James Deans.

Representative to Productive Committee Mr. James Allan.

Representative to Educational Committee Mr. William Allan.

*Representative to quarterly meeting of the Scottish Co-operative Wholesale
Society Limited* Mr. John Patterson.

During the Congress year eleven meetings of the sectional board have been held; the attendance of members being as follows, viz. :—

	Present.	Absent.
James Allan	11	—
William Allan	10	1
George Bissett	9	2
James Deans	11	—
James Lochhead	11	—
James M'Murren	11	—
Malcolm Neil	11	—
George Oswald	10	1
John Patterson	11	—
George D. Taylor	11	—

THE FOURTH ANNUAL SCOTTISH NATIONAL CO-OPERATIVE CONFERENCE.

The fourth annual conference was held in the Arcade Hall, Stirling, on Saturday, April 18th, 1903. Mr. James Allan (chairman of the Sectional Board) presided over a large attendance of delegates. The business considered included the annual reports of the sectional board, the conference associations, the women's guild, and the educational committees' association in Scotland, with the statistical returns from the Scottish societies; a proposal to alter the rules of the Scottish Co-operative Wholesale Society in order to permit the directors, with the consent of the society's quarterly meeting, to open retail branches in places where there is no society nor branch of a society, or where the existing society or societies are not members of the Wholesale Society; a proposal that the co-operative movement should secure large tracts of land in Canada and other British colonies for the purpose of raising crops of grain and fruit and rearing cattle, with a suggestion that the directors of the Scottish and English Co-operative Wholesale Societies should confer on the practicability of the proposal and report; and the Seventh Scottish Co-operative Festival and Industrial Exhibition. The discussion on the various topics was animated and proved very interesting. It was agreed that the fifth annual conference be held in Dunfermline.

PROPOSED ALTERATION OF RULES OF SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY *re* ESTABLISHMENT OF RETAIL BRANCHES.

This question has been considered at the quarterly meetings of nearly all the conference associations during the year, and, with one exception, has been approved of by large majorities. There is a prospect of the question being submitted at an early date to a special meeting of the Wholesale Society.

PROPOSED PURCHASE OF LAND IN CANADA AND OTHER COLONIES.

This question has received a considerable amount of attention during the year, and is presently under the consideration of the directors of the Scottish Co-operative Wholesale Society.

EXECUTIVE WORK.

The executive committee of the sectional board has, during the past year, held thirty meetings, at which extensive correspondence, emanating from every part of Scotland, has been considered and dealt with.

The communications have contained almost innumerable questions of the most varied and complex nature, and referring to every phase of the management and development of co-operation. The continually increasing volume of this correspondence proves that its value is appreciated by the societies.

Deputations of members of the section have visited many of the societies not members of the Union and urged upon them its claims and benefits with satisfactory results. The executive take this opportunity of cordially acknowledging the service rendered by the committees of several district conference associations in prosecuting this work.

It may be well here to remind societies that the Annual Co-operative Congress of 1905 falls to be held in Scotland, and that it is only societies who are members of the Union that can be represented at Congress. Full information of the conditions of membership of the Union can be obtained at the office of the section, 71, St. James' Street, Kingston, Glasgow.

LEGAL WORK.

The facilities provided for the societies members of the Union obtaining legal opinion and advice from the consulting solicitor of the Union in Scotland free of charge has been, during the year, much taken advantage of by the societies, and is much prized by them. The opinions and advice received by societies have frequently proved of incalculable value to them in the solution of many questions of difficulty and risk that continually arise in the development of their intricate and extensive business.

THE SEVENTH SCOTTISH CO-OPERATIVE FESTIVAL AND INDUSTRIAL EXHIBITION.

The festival was held in Glasgow during the New Year holidays of 1904. On this occasion the children's physical drill competition and the fine arts and mechanical sections were not taken up; band performances and concerts of a high-class description being substituted, and proving very attractive. A new feature was the introduction of a festival junior choir competition for a challenge shield. The shield was specially prepared from the design executed for the Co-operative Union by Mr. Walter Crane (London), and is offered for annual competition, becoming the property of the choir winning it three times in succession. Eight choirs entered, and the competition excited a great deal of interest. The shield was won by the junior choir of the Coatbridge Co-operative Society. The exhibition of the products of the Scottish productive societies, and the women's section exhibition, although somewhat curtailed, proved very successful.

TRAINING CENTRE FOR MANAGERS.

In accordance with the resolution passed at the last annual Co-operative Congress, approving of the proposal to institute training centres for managers

in suitable places, a centre was established in Glasgow, Mr. David Rowat (manager of the Paisley Provident Co-operative Society) acting as instructor. Junior and senior classes were formed in connection with the centre; the junior class being composed of head salesmen and branch managers, and the senior class of managers, secretaries, and bookkeepers holding permanent positions. Notwithstanding the many difficulties which had to be contended with in securing suitable accommodation for the classes, and the fact that the session was chiefly an experiment, the manner in which the attendance and interest of the students was maintained proved very encouraging, and gave convincing evidence of the necessity that exists for such centres. Mr. Alexander Mallace (manager of the St. Cuthbert's Co-operative Association, Edinburgh) has undertaken the duties of examiner in connection with the Glasgow centre, and the examination will take place about the end of April.

A result of the success which has attended the first session of the centre has been to demonstrate very clearly the need that exists for the establishment of rooms containing a reference library where students could secure information on many matters connected with their duties and the management of societies. It is hoped that such an institution will be established in the near future.

BOOKKEEPING AND INDUSTRIAL HISTORY CLASSES.

The special bookkeeping class for the training of students as teachers of co-operative bookkeeping classes, conducted under the auspices of the sectional board, during the session of 1902-3, proved eminently successful, nine students gaining the Co-operative Union Teachers' Certificate. This special class and a special elementary class (conducted respectively by Mr. John Brown and Mr. Wm. McFarlane, certificated teachers) have been continued under the auspices of the sectional board during the session of 1903-4. It is hoped that these classes will prove successful also.

It is pleasing to note that the facilities offered to societies by the possession of a staff of certificated teachers have been largely taken advantage of during the session of 1903-4. Bookkeeping classes have been conducted by the following societies, viz. :—(1) Edinburgh St. Cuthbert's, (2) Hamilton Central, (3) Kilmarnock Equitable, (4) Leith Provident, (5) Motherwell, Dalziel, (6) Stirling, and (under the auspices of the Ayrshire Co-operative Conference Association) at (7) Kilwinning, and (8) Mauchline. Industrial History classes have also been conducted by the St. Cuthbert's Co-operative Association, Edinburgh, and the Leith Provident Co-operative Society. In some instances it was found necessary by societies to form two bookkeeping classes in order to facilitate the study of the subject by the students.

THE SCOTTISH JOINT CO-OPERATIVE PROPAGANDA COMMITTEE.

This committee, recognising the necessity existing for the appointment of a propaganda agent for Scotland, similar to the agent employed by the

English Joint Co-operative Propaganda Committee, applied to the Scottish Co-operative Wholesale Society and the United Board of the Co-operative Union for permission to appoint such an agent. The permission was granted, and Mr. James Wilson (Dunfermline) was appointed. Mr. Wilson is now actively engaged in propaganda work.

At present negotiations are being carried on for the formation of co-operative societies at Balfroon (Stirlingshire), Inverness, Lerwick (Shetland), and Wigtown.

The Scottish Propaganda Committee has accomplished useful work during the year in spreading a knowledge of the principles and benefits of co-operation over a large area.

THE TRADE OF THE MOVEMENT IN SCOTLAND.

Notwithstanding the depressed condition of many of the principal industries of the country during the year, it is satisfactory to note that the trade of the movement in Scotland shows a substantial increase over that of 1902.

The productive phase of co-operation in Scotland has had a successful year.

The progress of the Scottish Co-operative Wholesale Society has been specially interesting. Its trade reaches £6,398,276, and the society has invested in public bodies, including interest, the sum of £615,000. An event worthy of note is the purchase of the Regent Mills, Glasgow, at a cost of £80,000, and the directors are presently negotiating for the purchase of a large estate in the near vicinity of Glasgow.

THE SCOTTISH CO-OPERATIVE CONFERENCE ASSOCIATIONS.

The conference associations have had an exceptionally busy year, and several of them have found it necessary to hold special meetings in order to overtake the work requiring their attention. The subjects discussed at their meetings during the year include the question of co-operative banking, the resolution formulated by the Scottish Sectional Board in support of Free Trade, the question of credit trading by co-operative societies, and many other important questions relating to the management of societies. The discussions on the question of credit trading have been the means of checking the development of this evil to some extent and bringing it better under control.

OVERLAPPING.

It is to be regretted that cases of overlapping between co-operative societies have been of unusual frequency during the year. The sectional board, in co-operation with the committees of the conference associations in the localities where overlapping existed, have endeavoured to arrange a mutual settlement of these disputes, and in a number of instances where the societies have remitted the dispute to the arbitration of the sectional board and the conference committee an amicable settlement has been arrived at.

Were this method of arbitration adopted more frequently the settlement of overlapping disputes would be more speedily arrived at and the evil effects of the disputes greatly lessened.

AMALGAMATION.

Proposals for the amalgamation of societies in congested districts are presently under consideration, and there is a prospect of satisfactory results emanating therefrom.

THE GLASGOW AND DISTRICT CO-OPERATIVE DEFENCE ASSOCIATION.

This association has rendered useful service in protecting the interests of co-operation in connection with representation on public bodies, and in promoting the agitation for the removal of the restrictions upon the importation of Canadian store cattle into this country. It has also been specially interested in the agitation against Mr. Chamberlain's fiscal proposals.

SPECIAL CONFERENCES.

A special conference, under the auspices of the Cobden Club and the Co-operative Union, was held in Glasgow in September, 1903, in support of the principles of Free Trade. The conference was largely attended and proved very successful.

Resolutions were submitted, and carried almost unanimously, upholding the principles of Free Trade, and protesting against the taxation of food and Mr. Chamberlain's proposed changes in the fiscal policy of the country.

A special conference, under the auspices of the Scottish Sectional Board, was held in Glasgow in March, 1904, to consider the question of the duties, responsibilities, and opportunities of managers and secretaries. The conference was very largely attended, and papers were submitted on the subject named. The discussion was particularly interesting and instructive.

THE SCOTTISH CO-OPERATIVE CONVALESCENT HOMES.

It is again pleasing to note continued prosperity on the part of the Scottish Co-operative Convalescent Seaside Homes, at West Kilbride. A great many important improvements have been made which will tend to the comfort and convenience of the inmates. The admissions for the year are 2,531, an increase over 1902 of 125.

Good progress is also being made with the extension and equipment of the new Inland Homes at Lynhurst, on the banks of the Tweed.

THE JOINT ARBITRATION BOARD.

This board (composed of representatives from the sectional board and the Parliamentary Committee of the Scottish Trades Union Congress), at the date of our last report, had remitted the dispute between the St. Cuthbert's Co-operative Association, Edinburgh, and the employés in its boot and shoe repairing factory, to Sir Colin S. Macrae, Edinburgh, the final arbiter of the board. Sir Colin Macrae's decision was accepted by the disputing parties.

BOYCOTT.

During the year an attempt was made by a section of traders to renew the boycott against co-operative societies in several districts of Scotland. These efforts were, however, not successful.

JAMES ALLAN, Chairman.

JAMES DEANS, Secretary

SCOTTISH CO-OPERATIVE EDUCATIONAL COMMITTEES' ASSOCIATION.

ANNUAL REPORT, 1903-1904.

This association at the last annual meeting had a membership of thirty-five, which included the Scottish Section, the Ayrshire Co-operative Conference, the Renfrewshire Co-operative Conference, the Falkirk Co-operative Conference, the Glasgow and Suburbs Co-operative Conference, and the Scottish Co-operative Women's Guild, as well as the educational committees of the leading co-operative societies in Scotland.

No conferences are held in connection with this organisation, as the various conference associations in Scotland at present undertake this important department of educational work.

Two general meetings of the members are held every year. At the half-yearly meeting in April reports from the educational committees were submitted and discussed, and instructions were given for the annual issue of "Suggestions for Winter's Work." The committee endeavoured to inaugurate the work of social investigation by asking a return of the causes of the large withdrawals which characterise some of our societies. The number of replies received did not give sufficient data from which any reasonable deductions could be drawn. The rules of the association were slightly altered so as to allow the committee greater freedom of choice in fixing time and place of statutory meetings.

At the annual meeting, held in October, the office-bearers and committee were elected, and Dr. Henry Dyer (the chairman) gave an address on "The Educational Outlook."

The committee, influenced by the overlapping in co-operative educational work, submitted a resolution to the members which asked for the appointment of a special committee at the Scottish National Conference to consider and report on the present organisation. This was passed unanimously, and has since been placed before all the societies in the association, and has been approved by an overwhelming majority.

The committee take this opportunity of expressing their regret that recently the Scottish Section has been compelled to withdraw from the association, but they trust that the proposed reorganisation of co-operative educational institutions will lead to a closer bond between these important co-operative agents.

The following is the financial statement for the year 1903:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash Lodged in Scottish Co-op. Wholesale Society	22	0 0	By Printing Literature	12	10 8
„ Cash in Treasurer's hand	6	2 3	„ Stereotyping Pamphlets	1	1 0
„ Avonbank Society	1	0 0	„ Printing and Stationery	2	1 3
„ Cowlairs „	1	0 0	„ Printing Literature and Free Dis-		
„ Coatbridge „	1	0 0	tribution	3	1 0
„ Dalziel „	1	0 0	„ Testimonial to late Treasurer ..	1	16 0
„ Dreghorn „	1	0 0	„ Committee's Travelling	1	16 1
„ Dumbarton „	1	0 0	„ Postage for Secretary	2	1 11½
„ Dunfermline „	1	0 0	„ „ Treasurer	0	11 9
„ Hamilton Central Society	1	0 0	„ Secretary's Salary	7	0 0
„ Irvine and Fullarton Society	1	0 0	„ Treasurer's „	2	0 0
„ Kinning Park Society	1	0 0	„ Cash in Scottish Co-op. Wholesale		
„ Kilmarnock „	1	0 0	Society ..	22	1 9
„ Paisley Provident Society	1	0 0	„ Cash in Treasurer's hands	1	19 10
„ City of Perth „	1	1 0			
„ Pollokshaws „	1	0 0			
„ Shettleston „	1	1 0			
„ St George „	1	0 0			
„ St Rollox „	1	0 0			
„ Vale of Leven „	1	0 0			
„ West Calder „	1	0 0			
„ Wishaw „	1	0 0			
„ Ayrshire Co-operative Conference					
Association	1	0 0			
„ Falkirk Co-operative Conference					
Association	1	0 0			
„ Glasgow and Suburbs Co-opera-					
tive Conference Association ..	1	0 0			
„ Renfrewshire Co-operative Con-					
ference Association	1	0 0			
„ Scottish Co-operator	1	0 0			
„ United Co-operative Baking Soc.	1	0 0			
„ Literature Sold	3	13 9			
„ Interest	0	3 3½			
	£58	1 3½		£58	1 3½

HENRY DYER, Chairman.

JAMES LUCAS, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—AYRSHIRE.

Executive Committee.

Mr. George Seymour (president), Kil-	Mr. Bailie Rennie (auditor), Kilmar-
winning.	nock.
„ Adam Calderwood (treasurer), Kil-	„ James Kay Galston.
marnock.	„ Francis Hughes, Kilbirnie.
„ H. M. Crawford (secretary), Kil-	„ Hugh Smith, Newmilns.
marnock.	„ John Arnot, Hurlford.
„ George Smith (statistical secretary),	
Kilmarnock.	

Your committee have sincere pleasure in submitting for your consideration the annual report, balance sheet, and statistical statement for 1903 which we hope will merit your favour and approval.

Meetings.—During the year the usual four quarterly meetings were held, with an average attendance of 115 delegates.

The first conference was held at Kilwinning on March 28th. The annual report, balance sheet, and statistical statement for 1902 were submitted and adopted. An address was delivered by Mr. W. R. Rae, of Sunderland, who strongly appealed to the various societies to take advantage of the classes arranged for by the Co-operative Union, and warmly urged the formation of educational departments.

The second meeting was held at Darvel on June 27th. Mr. Tom M'Kerrell, Hurlford, read a paper on "A Proposed New System of Stock-taking and Auditing Societies' Books," wherein he suggested an expert staff of stocktakers, who would be held responsible, and also a chartered accountant, whose duty it would be to visit the various societies and examine the books.

The third meeting was held at Annbank on September 26th. A grant of £2. 2s. was made to the Scottish Council for Women's Trades, also £3 to the Scottish Co-operative Festival Fund. A motion by Mr. Muir (New Cumnock), that "The Scottish Co-operative Wholesale Society should deliver all goods free of carriage," was delayed, as the Wholesale committee were considering the subject. A paper by Mr. J. Morrison—"Should the Wholesale Advance Money to Societies on Behalf of their Members for the Purpose of Erecting Dwelling-houses?"—was held as read.

The fourth meeting was held at Ardrossan on December 26th. Mr. Thomas Dempster (Kilmarnock) congratulated the executive in having been successful in starting bookkeeping classes at Kilwinning and Mauchline. Mr. James Deans read his paper on "Credit Trading in Co-operative Societies," and referred to the origin and extent of the danger in the movement. He also warned members of committees that where servants gave credit the committees were held responsible, and hoped the societies would grapple with the question before it was too late. Mr. Thomas Dempster (Kilmarnock) moved the following resolution:—

That this conference of representatives of co-operative societies, deeply concerned in the welfare of the people as a whole, affirms its belief in the advantages of Free Trade, which has cheapened food, increased wages, and given us a commanding position amongst the nations of the world.

When put to the vote, it was carried almost unanimously.

Special Conferences.—A special meeting was held at Kilmarnock on May 9th, of managers, secretaries, and bookkeepers. Mr. George Smith (statistical secretary) introduced the subject for discussion, viz., "Uniformity in Balance Sheets," which was very well received. A joint meeting with Renfrewshire Conference was held at Paisley on October 3rd, under the auspices of the Co-operative Insurance Society, when Mr. John Dewar read a paper on "Co-operative Insurance."

Other Work.—During the year your committee have been engaged along with the Scottish Section in endeavouring to get those societies who are not members of the Co-operative Union to become affiliated; also cases of over-

lapping between Irvine and Dreghorn, and Muirkirk and Glenbuck, where we are trying to settle matters amicably.

In conclusion, we are pleased to say that we have two bookkeeping classes, which are highly appreciated—one at Kilwinning with 30 members, and one at Mauchline with 50 members. We also desire to thank the different societies under whose auspices we met for their kindness and hospitality during the past year.

The following is the financial statement for the year 1903:—

Receipts			Expenditure		
	£	s d		£	s. d.
To Balance from last year	24	17 5	By Cash, Quarterly Meeting at Kil-		
„ Cash from Ardrossan	4	3 4	winning	7	10 6
„ „ Annbank	1	5 8	„ Cash, Quarterly Meeting at Dar-		
„ „ Auchinleck	2	4 1	vel	8	9 3
„ „ Beith	2	19 2	„ Cash, Quarterly Meeting at Ann-		
„ „ Catrine	2	6 5	bank	9	19 8
„ „ Crosshouse	2	9 9	„ Cash, Quarterly Meeting at Ard-		
„ „ Darvel	3	9 5	rossan	8	4 10
„ „ Dalry	1	1 6	„ Cash, Special Conference at Kil-		
„ „ Dalmellington	1	8 5	marnock	1	9 10
„ „ Dreghorn	2	1 6	„ Cash, Special Conference at Pais-		
„ „ Fergushill	0	15 0	ley	5	5 1
„ „ Glenbuck	0	12 11	„ Cash, Committee Meetings	6	7 2
„ „ Ga ston	4	11 3	„ Delegation to Congress at Don-		
„ „ Hurford	3	0 0	caster	6	8 6
„ „ Irvine	2	3 5	„ Attending other Conferences	13	2 11
„ „ Insurance Society	1	0 0	„ Visiting Societies	6	11 9
„ „ Insurance Society	5	5 1	„ Printing Accounts	6	14 3
„ „ Kilmarnock	25	8 9	„ Officials' Salaries	4	0 0
„ „ Kilbirnie	4	10 7	„ Annual Subs., Co-op. Union	0	10 0
„ „ Kilwinning	2	11 8	„ „ Educational Com-		
„ „ Kirkconnel	0	9 2	mittees' Association	1	0 0
„ „ Muirkirk	2	12 2	„ Donation to Scottish Council for		
„ „ Maybole	2	18 4	Women's Trades	2	2 0
„ „ Mauchline	2	7 1	„ Donation to Scottish Festival	3	0 0
„ „ New Cumnock	1	17 2	„ Teacher's Salary and Train Fare		
„ „ Newmilns	3	18 11	up to December	8	5 0
„ „ Old Cumnock	0	18 3	„ Postages, Money Orders, less Bank		
„ „ Patna	0	10 2	Drafts, &c.	3	11 1
„ „ Paisley Manufact'g.	0	10 0	„ Balance	29	16 7
„ „ Adv., Paisley M'factrg.	1	7 6			
„ „ Stevenston	2	12 6			
„ „ Scottish Women's Gld.	0	2 6			
„ „ Scottish Co-operator	0	10 0			
„ „ Scottish Co-operator—					
for Advertisements	0	10 0			
„ „ Scottish Section	3	0 0			
„ „ Scottish Wholesale	5	0 0			
„ „ Troon	1	4 4			
„ „ United Baking Society,					
Glasgow	2	0 0			
„ „ Adv., United Bkg. Soc.	1	15 0			
£132 8 5			£132 8 5		

H. M. CRAWFORD, Secretary.

NO. 2.—BORDER COUNTIES.

Executive Committee.

Mr. Thomas Little (president), Gala-
shiels.
„ James Anderson (treasurer), Gala-
shiels.
„ Neil O'Hara (secretary), Galashiels.

Mr. James Adams (auditor), Selkirk.
„ Andrew Landles, Hawick.
„ Wm. Christison, Walkerburn.
„ James Murray, Selkirk.

Your executive has again pleasure in submitting for your consideration the report and balance sheet for another year.

Amalgamation.—The committees of the two Selkirk societies have made another attempt to unite their forces in the Royal Burgh, which we regret has not been successful. We trust, however, that they will continue their efforts with renewed vigour until they have attained the desirable object in view.

The Co-operative Inland Homes.—We have to congratulate the provisional committee on securing the estate of Lynhurst, which is beautifully situated on the banks of the Tweed opposite Abbotsford. The grounds are 8½ acres in extent, and free of feu duty. The situation of the homes is excellent, and worthy of the noble object for which they were acquired. Health—physical and mental—is the choicest blessing which we can possess. It enables us to enjoy all the pleasures and privileges of life, but it also places upon us the obligation of assisting our less fortunate brethren. The best and most practical way we can thank God for our own health is to provide for those who do not possess that priceless gift. The sum subscribed by the Border Conference amounts to £625. 15s., which is over 1s. 2d. per member. This does not include £100 raised by the employés of the Waverley Society. We heartily thank you for your generosity, and would beg of you to redouble your efforts in the interests of humanity and for the credit of Scottish Co-operation.

The following is a *resume* of the quarterly meetings held during the year:—The annual meeting was held in the Co-operative Hall, Galashiels, on March 21st, at 3-30 p.m., under the auspices of the Galashiels Co-operative Coal Society Limited. There were 128 delegates present. Mr. Thomas Little (president) occupied the chair. Mr. Thomas Easton, on behalf of the Coal Society, gave the delegates a hearty welcome. The annual report and balance sheet was considered, and adopted on the motion of Mr. G. D. Taylor, of the Scottish Section. Mr. Neil O'Hara was re-elected secretary. Mr. Andrew Landles (Hawick Society), Mr. William Christison (Walkerburn Society), Mr. James Murray (Selkirk Equitable Society), were re-elected members of the committee. Mr. James Adams (Selkirk) was re-elected auditor. Mr. James Anderson (treasurer) was elected delegate to the Doncaster Congress.

Mr. John Ballantyne (Galashiels) then read his paper—"Co-operation, Foreign Trading, and the Metric System of Weights and Measures," in which he adduced numerous reasons in favour of the interchange of commodities with foreign nations and our Colonies, from whom we purchase largely. Thereafter he explained the Metric System, which was in general use throughout the world, and gave illustrations to prove that its adoption would prove highly beneficial at home, and greatly facilitate our business transactions with foreign nations. At the conclusion of Mr. Ballantyne's able paper an interesting discussion took place.

The second meeting was held under the auspices of the Walkerbury Society in a large marquee in the newly-acquired grounds of the Scottish Co-operative Inland Convalescent Homes, near Galashiels, on Saturday, June 27th, at 3-30 p.m. Mr. Thomas Little (president) occupied the chair, and there were 246 delegates present. Mr. McQueen Little (president of the Walkerbury Society) gave the delegates a hearty welcome. Mr. Thomas Little was re-elected president, and Mr. James Anderson was re-elected treasurer. The treasurer (Mr. James Anderson) gave a most interesting report of the Doncaster Congress. Mr. Young (hon. secretary of the Inland Homes) then delivered an eloquent address, in which he described the homes and the classic associations of the district, and concluded with a strong appeal on behalf of the funds to enable them to complete this noble institution. The president proposed a vote of thanks to Mr. Young, which was heartily given.

The third meeting, under the auspices of the Selkirk Co-operative Society, was held in the Victoria Hall, on September 19th, at 3 o'clock p.m. 108 delegates were present. Mr. Little (president) occupied the chair. Councillor Bolster (president of the Selkirk Society) gave the delegates a hearty welcome, and in an interesting speech referred to the historic associations of their Royal Burgh, and to the beauty with which nature had endowed their district.

The subject for discussion was—"The Proposed Alteration of the Rules of the Scottish Co-operative Wholesale Society to enable them, by Resolution of their Members, to Establish Retail Branches where no Co-operative Society Exists." Mr. James Allan (chairman of the Scottish Section) delivered an able speech in favour of the proposal. An animated discussion followed, and, on the motion of Mr. Nicholson and Bailie Miller, the discussion was adjourned until next meeting.

The fourth meeting was held under the auspices of the Galashiels Co-operative Society, in their hall, High Street, on December 19th, at 3-30 p.m. Mr. Little (president) occupied the chair, and there were 130 delegates present. Mr. Pringle (president of the Galashiels Society) gave the delegates a hearty welcome, and reviewed the progress made by their society since its formation in 1839. A circular letter from the Scottish Section, containing a resolution in favour of Free Trade, which they desired considered at a special or ordinary meeting of the Conference, was read. Messrs. John Turner and James Smyth (Galashiels) moved—"That we do not consider this resolution." Bailie Miller (Hawick) proposed—"That the question form the subject of discussion at our next meeting." Ex-Councillor Mitchell (Galashiels) seconded Bailie Miller's amendment, which was agreed to by 46 votes to 28.

It was agreed to support the re-election of Mr. James Allan as our representative on the Scottish Section.

On the motion of Bailie Miller (Hawick), the following motion was carried unanimously:—"That the executive be instructed to communicate

with the societies in the Conference with the view of inviting the Congress to meet in the Border district in 1905."

The adjourned discussion from last meeting, on the proposed alteration of the rules of the Scottish Co-operative Wholesale Society, was continued by Mr. James Nicholson (East of Scotland), who proposed the rejection of the proposal. Mr. James Allan (Scottish Section) moved the resolution in favour of the proposal, and was supported by Messrs. R. Wright, Andrew Young, G. D. Taylor, and the chairman; while Mrs. Lamont, Bailie Mallinson, Bailie Miller, Messrs. J. Dickson, T. Stoddart, C. Fisher, and J. Lucas spoke against the change, and upon a division, the amendment against the Wholesale opening retail branches was carried by a large majority, only 15 voting for the proposal.

In conclusion, we beg to tender our best thanks to the societies who have entertained the conferences during the year. Their hospitality has been appreciated by those attending our meetings.

The following is the financial statement for the year 1903:—

Receipts.			Expenditure		
	£	s. d.		£	s. d.
To Balance from last year	2	13 5½	By Committee's Expenses	5	14 11
Contributions from Societies			Delegates' Travelling Expenses..	9	11 1
Hawick	8	4 0	Printing	10	6 10
Galashiels	2	10 3	Stamps Stationery, &c.....	2	6 3
Selkirk	2	2 6	Delegate to Congress (Doncaster)	4	17 5
Galashiels Waverley)	2	1 2	Proportion of Expenses of Con-		
Peebles	1	10 0	ference at Inland Homes	3	0 0
Galashiels Coal	1	0 0	Secretary's Salary	3	0 0
Kelso	0	11 0	Cash in Treasurer's hands ..	3	7 5½
Jedburgh	1	6 0			
Co-operative Insurance Society	1	0 0			
Selkirk Equitable	0	17 0			
Innerleithen	0	14 10			
Walkerburn	0	15 0			
Earlston	0	10 0			
Riccarton Junction	0	2 3			
Scottish Co-operative Women's					
Guild	0	2 6			
Scottish Co-op. Wholesale Ltd.	5	0 0			
Scottish Section	3	0 0			
United Baking Society	2	0 0			
Paisley Manufacturing Society	0	10 0			
Advertising on Billets	6	0 0			
	£42	3 11½		£42	3 11½

NEIL O'HARA, Secretary.

No. 3.—CENTRAL.

Executive Committee.

Mr. Henry Murphy (president), Lanark.	Mr. John Kelly (statistical secretary), Hamilton.
" Joseph Kay (vice-president), Car- luke.	" James Sneddon (secretary), Sunny- side Cottage, Burnbank.
" Archibald M'Lean (treasurer), Coat- bridge.	" Broadhead, Carluke.
" David R. Lockhart (auditor), Motherwell.	" Weir, Bellshill and Mossend.
	" White, Dalziel.
	" Kelly, Hamilton.

In submitting to you the annual report, statistical statement, and treasurer's statement for the year 1903, your committee have pleasure in recording the continued prosperity of nearly the whole of the societies in their district—the increase in membership, sales, and capital surpassing the previous year in a satisfactory and progressive manner. By referring to the statistical statement you will observe an increase in the majority of the societies in their purchases from the Scottish Wholesale Society—an emblem of true co-operation which your committee hope will be carried out to the letter.

Meetings of Delegates.—During the year four quarterly meetings and one special meeting have been held, and, judging by the attendance and the interest taken in the proceedings, the popularity of the Conference is still increasing.

The president (Mr. Henry Murphy) has occupied the chair at all the meetings.

The first conference was held in Coatbridge, under the auspices of Coatbridge Co-operative Society, and was attended by 130 delegates. Mr. Sneddon (Burnbank) was re-elected secretary, and Mr. John Kelly was re-elected member of committee. Mr. Kelly being also unanimously appointed statistical secretary. A paper was read by Mr. Robert Prentice (Coatbridge) on "The Effects of Combines on the Co-operative Movement." The reader, who had a thorough grasp of his subject, dealt with it in a very instructive manner the paper being full of sharp, crisp truths. A very interesting discussion followed, and a hearty vote of thanks given to Mr. Prentice for his paper.

The second meeting was held at Motherwell, by invitation of Dalziel Co-operative Society, there being 120 delegates present. Mr. Joseph Kay (Carluke) was re-elected vice-president; Mr. Robert Whyte (Motherwell), member of committee; and Mr. David Lockhart (Motherwell), auditor. A paper was read by Mr. Andrew Young (Edinburgh) on "A New Industrial Charter." The reader, in his usual masterly style, depicted the high aims of his new charter—(1st) abolition of child labour, (2nd) every family to have the chance of making a home, (3rd) laws regarding sanitation and safety be applied to all trades, (4th) a demand for leisure and rest, (5th) enlarged social opportunities for the workers, and (6th) old-age pensions for all (men and women). A good discussion took place on the paper, Mr. Young being cordially thanked for his lucid and convincing paper. It was resolved to print the paper, and distribute to societies. Mr. John Kelly (Hamilton) was appointed delegate to the annual Congress at Doncaster. The annual statement, statistical and treasurer's statement, were considered and approved.

The third meeting was held at Chapelhall under the auspices of Chapel hall Federated Bakery, there being 103 delegates present. The retiring office-bearers, viz., president, treasurer, and member of committee, were re-elected. A paper was read by Mr. James Morrison (Scottish Co-operative Wholesale Society's counting-house, Glasgow), the subject being "Should the Wholesale advance Money to Societies on Behalf of their Members for

the Purpose of erecting Dwelling-houses ? ” (copies of the paper being distributed to delegates). A very interesting discussion took place, the following resolution being unanimously agreed to :—

That this Conference approves of the proposal that the Scottish Wholesale Society advance money to societies with the object of providing housing accommodation to their members, and recommends the directors of the Wholesale Society to formulate a scheme, and submit same to a quarterly meeting of the society as soon as convenient. A copy of this resolution to be forwarded to the directors of the Wholesale Society.

The last quarterly conference of the year was held at Cleland, by invitation of Cleland Co-operative Society, there being 130 delegates present. Mr. John Broadhead (Carlisle) was re-elected a member of committee. A paper was read by Mr. James Deans (secretary of Scottish Section) on “ Proposed Alterations of Scottish Co-operative Wholesale Society Rules, to permit them taking up Propagandist Work.” Mr. Deans, in concluding his paper, submitted the following resolution :—

That, in the opinion of this meeting, it is desirable, with the object of extending the benefits of co-operative trading to communities in which it at present does not exist, that the rules of the Scottish Co-operative Wholesale Society should be altered to empower the directors, with the consent of the quarterly meeting of the society, to open retail shops in communities where presently no co-operative society nor the branch of a society exists.

A lively discussion followed, and on a vote five voted against, and by an overwhelming majority the resolution was adopted, Mr. Deans being thanked for his paper. The Conference considered the question of supporting the invitation to hold the 1905 Congress at Paisley, this being agreed to almost unanimously. The Conference Committee were instructed to convene a meeting of the Conference to consider the question of Mr. Chamberlain’s fiscal policy.

A special meeting was held at Motherwell on the last month of the year, there being about 80 delegates present, the business being consideration of Mr. Chamberlain’s fiscal proposals. Mr. Henry Murphy (president of Conference) moved a resolution drawn up by the Scottish Section :—

That this conference of representatives of co-operative societies affirms its belief in the advantages of Free Trade, which has cheapened food and given us a commanding position amongst the nations of the world.

An amendment was moved against above resolution by Mr. Pettigrew (Hamilton Central). An animated discussion ensued. On a vote being taken six voted for amendment, and by an overwhelming majority the resolution was adopted. A second resolution was moved by Mr. John Broadhead (Carlisle) :—

That this conference of delegates directs that copies of the foregoing resolution be sent to the Prime Minister, the Chancellor of the Exchequer, the Secretary of the Colonies, Sir Henry Campbell Bannerman, and the Parliamentary representatives of constituencies within the Conference district.

It being resolved to include Mr. Chamberlain, the resolution was agreed to unanimously.

Funds.—As will be seen from the balance sheet, there is a good balance to our credit at the end of the year.

Statistical Statement.—From a perusal of this statement it will be seen that the increases in the various columns are of a very satisfactory character.

We would again thank all the societies who have entertained the Conference during the year, thereby increasing the pleasure and comfort of the delegates, and also we would thank the directors of Dalziel Co-operative Society, Motherwell, for so kindly giving us the use of a room for our committee meetings.

The following is the financial statement for the year 1903:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance		67	10	6½	By Printing		9	8	5
„ Cash from—					„ Postage, Stationery, and Carriage		3	0	7
Bellshill and Mossend, 1902-03		2	12	1	„ Conference Delegations and Travelling Expenses		19	19	6
Lanark, 1902-03		4	8	1	„ Committee and Travelling Expenses		12	8	10
Glenboig		0	5	10	„ Congress Delegations		5	14	7
Law		0	8	4	„ Co-operative Union		0	10	0
Carstairs		1	3	2	„ Propaganda Work		1	5	0
Scottish Wholesale		5	0	0	„ Scottish Festival		1	1	0
Newmains and Cambusnethan					„ Inland Co-operative Homes		10	0	0
1903-04		2	18	0	„ Refreshments for Conferences		2	18	10
Co-operative Insurance		1	0	0	„ Secretary's Salary		3	0	0
Blantyre		4	10	0	„ Treasurer's Salary		2	0	0
Dalziel		9	18	7	„ Statistical Secretary's Salary		2	0	0
Dykehead and Shotts		2	7	6	„ Auditor		0	10	0
Crofthead, 1902-03		3	0	0	„ Cash in Bank		55	0	0
Cleland		1	0	0	„ Balance in hand		13	13	11½
Glengowan, 1902-03		0	15	6					
Leavenseat		0	4	0					
Coatbridge		10	15	8					
Overtown		1	5	0					
Carlisle, 1903-04		3	0	0					
Larkhall Victualling		2	0	0					
Coalburn		1	0	0					
Moffatt Mills		0	5	0					
Strathaven, 1902-04		2	16	7					
Women's Guild		0	2	6					
Paisley Manufacturing, 1902-03		1	0	0					
Paisley Manufacturing, Advertising on Circular, 1902-03		1	0	0					
United Baking		2	0	0					
„ Advertising on Circular		2	0	0					
Hamilton Palace Colliery		1	8	0					
Chapelhall Federated Baking		0	10	0					
Greengairs		0	4	3					
Chapelhall		1	2	0					
Burnbank		0	0	0					
Newarthill		0	12	6					
Flains		6	5	7					
Larkhall		2	7	0					

£142 10 8½

£142 10 8½

JAMES SNEDDON, Secretary.

NO. 4.—EAST OF SCOTLAND.

Executive Committee.

Mr. George Taylor (president), Leith Provident.	Mr. John Mallinson, St. Cuthbert's.
„ Thomas Telfer (secretary), Edinbro'.	„ Andrew Young, St. Cuthbert's.
„ James Nicolson (treasurer), Leith.	„ James Young, Musselburgh.
	„ James F. Blair, Norton Park.

Your executive, in presenting the annual report, statistical tables, and treasurer's statement, have pleasure in recording the continued prosperity of the societies embraced in the Conference District. The increase in members, sales, and profit is very satisfactory, while the increase of capital is the highest in the history of the movement in this Conference. We welcome this as showing that the members recognise the stability and sound financial position of the societies, and that habits of thrift and providence are being formed amongst co-operators.

Meetings of Delegates.—The quarterly meetings during the year have been attended by an increasing number of delegates. The interest in the proceedings and the discussion of the several questions have been well maintained, and we believe will help to educate public opinion upon several important questions.

The president (Mr. George Taylor) occupied the chair at all the meetings.

The first meeting was held in Leith under the auspices of Leith Provident Society, and was attended by 174 delegates. Mr. George Taylor (Leith Provident) was elected president; Mr. James Nicolson (Leith Provident), treasurer. Mr. Andrew Young (St. Cuthbert's), Mr. James Young (Musselburgh), were re-elected, and Mr. James F. Blair (Norton Park) elected members of the committee.

The annual report, statistical tables, and treasurer's statement were considered and approved.

The secretary (Mr. Thomas Telfer) was appointed delegate to the annual Congress.

The paper read by Mr. P. S. Malcolm on "The Taxation of Food Stuffs" was considered. An interesting discussion ensued. The speakers deplored the departure from Free Trade principles by levying a tax on corn and flour, thereby placing a heavy burden on the shoulders of the poor, and those least able to bear taxation. A resolution protesting against the taxation of food stuffs was unanimously agreed to, and copies of the resolution were forwarded to the Government and local Members of Parliament. Mr. Munro Ferguson, M.P., and Mr. George M'Crae, M.P., replied, expressing cordial approval of the resolution. Members of the Government and M.P.'s for the district acknowledged receipt.

The second meeting was held at Bathgate under the auspices of the local society, and was attended by 130 delegates. The chairman, in an interesting speech referred to the growth and progress of the co-operative movement;

he believed it was the greatest lever to raise the working classes to a higher level of comfort and prosperity.

Mr. R. D. Scott (Selkirk) read a paper "Should the Wholesale Pay Carriage on Goods?" He contended that there was great injustice done to country societies, and gave instances to prove his statement. He trusted to have the support of the societies when the matter came before the Whole sale Quarterly Meeting. Mr. Scott was cordially thanked for his paper.

Mr. Stewart (Norton Park) requested the support of the delegates to the following motion at the Wholesale meeting:—"Should Payment of Bonus be Discontinued, and a Superannuation Fund be Created for all Servants?" The meeting expressed a general approval of the principle, and thanked Mr. Stewart for his explanation.

The third meeting was held at Bonnyrigg, under the auspices of that society, 107 delegates present. Mr. Thomas Telfer gave a short account of the proceedings and his impressions of the Co-operative Congress at Doncaster. Delegate thanked, and report adopted.

A paper was read by Mr. William Macfarlane (Scottish Co-operative Wholesale Society), "Should the Wholesale Advance Money to Societies on Behalf of their Members for the Purpose of Erecting Dwelling Houses?"

The retiring office-bearers, viz., secretary and two members of committee, were re-elected. Conference Committee instructed to convene a meeting of societies in the district to consider the question of inviting the 1905 Congress to meet in Edinburgh.

The fourth meeting was held in Edinburgh under the auspices of Norton Park Society, 152 delegates present. Intimation was made that the preliminary steps had been taken to invite the 1905 Congress to Edinburgh.

The principal business was consideration of Mr. Chamberlain's fiscal proposals. Mr. James Nicolson moved a resolution drawn up by the Scottish Section—

That this Conference of representatives of co-operative societies affirms its belief in the advantages of Free Trade, which has cheapened food, increased wages, and given us a commanding position amongst the nations of the world.

Mr. Stewart (Norton Park) moved the previous question. An animated discussion ensued, and on a vote six voted for the previous question, and by an overwhelming majority the resolution was adopted.

The treasurer of the Convalescent Inland Homes made a statement that they were preparing for building, and made an urgent appeal to societies for increased support.

Educational Work.—The propagandist work undertaken by the Conference Committee proved highly satisfactory. Meetings were held in Loanhead, Armadale, Bathgate, Musselburgh, Penicuik, and Ratho. At all the meetings there was a good attendance. Addresses were delivered by members of the executive, who brought the claims of the movement before the meeting in a

most effective manner. The speakers received a most attentive hearing, and we trust the seed sown will bear good fruit.

Fraternal intercourse has been maintained with other Conferences, and we have extended to their delegates a hearty welcome. These visits tend to foster the co-operative spirit, and help to broaden our views and extend our sympathies.

We beg to thank all those societies who have entertained the Conference during the year, thereby increasing the comfort of the delegates and the usefulness of the Conference.

The following is the financial statement for the year 1903:—

Receipts			Expenditure.		
	£	s d		£	s d
To Balance from 1902	19	17 8½	By Committee's Expenses	9	0 8
" Bank Interest	1	3 1	" Deputations	15	14 2
" Advertisements	7	0 0	" Delegate to Congress	6	4 7
" Contributions from Societies			" Propagandist Meetings	27	0 7
Ainadale Society	2	0 2	" Printing Account	13	2 6
Bathgate Society	2	14 0	" Subscriptions—		
Bonnyrigg Society	1	0 0	Sick Member	10	0 0
Broxburn Society	3	5 0	Scottish Council for Women's		
Co-operative Insur Society	1	0 0	Trades	2	0 0
Da Keith Society	1	0 0	Festival	1	0 0
Gorebridge Society	1	0 0	Co-operative Union	0	10 0
Gavieside	0	6 0	" Special Conference on 1905 Con-		
Haddington Society	2	1 3	gress	2	12 7
Hil wood Society	1	10 0	" Secretary's Salary	5	0 0
Juniper Green Society	1	4 0	" Postal Charges	2	0 0
Leith Provident Society	8	10 0	" Treasurer's Salary	3	0 0
Musselburgh and Fisherrow			" Postal Charges	0	6 11½
Society	5	1 1	" Commission on Bank Cheques	0	2 6
Oakbank Society	0	13 4	" Auditors	0	11 0
Paisley Manufact Society	0	10 0	" Cash in People's Bank	15	5 4
Penicuik Society	3	15 0	" Treasurer's hands	5	15 8
People's Bank Limited	0	16 3			
Portobello Society	1	10 0			
Prestonpans Society	0	19 6			
Printing Co. Edinburgh	1	0 0			
Scottish Section	3	0 0			
S.C.W.S.	5	0 0			
" Scottish Newspaper "	0	10 0			
St Cathbert's Society	31	15 6			
Scottish Co-operative Women's					
Guid	0	2 6			
St. Cathbert's Women's Guid					
(Northern Branch)	0	2 0			
Tranent Society	3	0 5			
United Co-operative Baking					
Society	2	0 0			
West Calder Society	5	13 1			
Westbarns Society	0	6 8			
	£119	6 6½		£119	6 6½

THOS. TELFER, Secretary.

No. 5.—FALKIRK.

Executive Committee.

Mr. John M'Coll (president), Falkirk.	Mr. John Wood, Slamannan.
" John Liddell (treasurer), Falkirk.	" Wm. Watt, Grangemouth.
" Robert Marshall (secretary), Bonny-	" Wm Gardner, Bo'ness.
bridge.	" Hugh Binnie, Stenhousemuir.

The report for the year, we are pleased to say, is very satisfactory, notwithstanding the general depression of trade, and particularly that of the

local industries. The societies are extending their usefulness upon every hand. New branches are being opened, and others are in course of erection throughout the district. Let us see that along with it the true principles of co-operation are not lost sight of.

We regret that there is still occasion to complain of the lack of interest in some societies with regard to district work. They remain as completely isolated as if they did not exist, much to the regret of the District Committee. It is to be hoped that they will pluck up courage and join with the other societies in taking an interest in assisting the co-operative work of the district.

Four conferences have been held during the year—the first at Stenhousemuir, the second at Paisley, the third at Slamannan, and the fourth at Denny. The subjects dealt with were—"Co-operative Education," by Mr. W. R. Rae (Sunderland, chairman of the Co-operative Union Educational Committee); "The Evils of Credit Trading," by Mr. John M'Coll; "Should the Wholesale Advance Money to Societies for the Purpose of Erecting Dwelling-houses for their Members?" by Mr. Morrison (Wholesale Society); "The Proposed Alteration of the Scottish Co-operative Wholesale Society's Rules to allow them to open Retail Shops in Communities where none exist;" also a resolution *re* "Co-operators and the Fiscal Policy." The conferences have been well attended, and the discussion on the various subjects very well sustained. There is one feature of these conferences which we, as an executive, deplore, and that is the absence of representatives from small societies. The reason given for their non-attendance is the expense. We believe the money spent would be more than returned to them in the increased knowledge that their delegates would receive.

A special joint conference of the employés and directors of the various societies in the district was held during the year at Stenhousemuir. The attendance was good, almost 400 being present. Mr. Monteith (Cowdenbeath) read an excellent paper entitled "Employés: Their Duties and Responsibilities." A good discussion followed, which proved very interesting. The question of a universal half-holiday in the Falkirk district was also brought forward. It was agreed to leave it with the Conference Executive to try and arrange. We have again to repeat our conviction that these conferences contribute very materially in strengthening the educational spirit, which is absolutely essential if the co-operative movement has to make progress in the years to come. Every conference seems to demonstrate this; and it is to be hoped that the importance of this phase of our co-operative life will be more recognised in the future than it appears to be at present.

We have prepared the usual statistics, showing the number of members in each society in the Conference, together with the amount of share and loan capital, trade, profits, &c., for your perusal.

In closing this report, we again thank those societies under whose auspices our conferences have been held, who have done everything possible to make our meetings both pleasant and profitable.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from last year	49	7 2	By Committee's Expenses	18	4 6
„ Scottish Section Co-op. Union ..	3	0 0	„ Delegate's „	7	8 10
„ Scottish Co-op. Wholesale Society ..	5	0 0	„ Travelling „	6	16 2
„ Co-operative Insurance Society ..	1	0 0	„ Printing and Stationery	7	10 8
„ Bo'ness	3	8 9	„ Postage and Carriage	3	16 0
„ Bonnybridge	2	10 0	„ Delegate to Congress	6	6 8
„ Bainsford and Grahamston Bkng.	7	7 6	„ Scottish Workers' Parliamentary		
„ Camelon	3	8 9	Committee—Annual Reports..	0	1 0
„ Carron	1	6 10	„ Scottish Festival Fund	1	0 0
„ Carronhall and Kinnaird	0	7 6	„ Mr. Monteith	0	10 0
„ Grahamston and Bainsford	7	2 0	„ Scottish Educational (two years)	2	0 0
„ Grangemouth	3	16 0	„ Co-operative Union	0	10 0
„ Laurieston	0	17 6	„ Hall Rents	8	10 6
„ Larbert	1	7 0	„ Stenhousemuir Baking Society—		
„ Redding	6	11 8	Purveying	10	0 0
„ Stenhousemuir Equitable	2	3 9	„ Auditors	0	12 8
„ „ Baking	3	2 9	„ Secretary's Salary	5	0 0
„ Denny and Dunipace	2	14 0	„ Treasurer's „	2	0 0
„ Slamannan	5	5 10	„ Balance on hand and in Bank ..	41	2 7
„ United Co-op. Baking	2	0 0			
„ „ Advertising	1	10 0			
„ Scottish Co-operative	0	10 0			
„ „ Advertising	0	10 0			
„ Stenhousemuir Women's Guild ..	0	5 0			
„ Grahamston & Bainsford Women's					
„ Guild	0	5 0			
„ Camelon Women's Guild	0	5 0			
„ Scottish Co-op. Women's Guild ..	0	2 6			
„ Camelon Educational Association ..	0	10 0			
„ Grahamston and Bainsford Educe.	0	10 0			
„ Bank Interest	0	5 1			
	£116	9 7		£116	9 7

ROBT. MARSHALL, Secretary.

NO. 6.—FIFE AND KINROSS.

Executive Committee :

Mr. Peter McConnell (president), Lochgelly.
 „ R. Wright (treasurer), 8, Riggs Place, Cupar, Fife.

Mr. John Patterson (secretary), 36, East Leven Street, Burntisland.
 „ John Balfour, Pathhead.
 „ Thomas Pattinson, Dysart.
 „ Jas. Wilson, Dunfermline.

In submitting the report of the work of the association for the past year, we are pleased to be able to again congratulate all the societies on the continued prosperity that is attending their efforts to extend the benefits of the movement to all within their several spheres of work. The principal trade of the counties has been fairly prosperous during the year, and the steady spending power this brings to the members of the societies is reflected in the amount of trade done. Almost all the societies show increases in all their departments, some having to make extensions to meet their expanding trade.

New Societies and Branches.—We have to report the formation and successful opening of a society at Newburgh. Leven Reform Society has opened a branch at the village of Largo, and Cowdenbeath has opened a branch to meet the requirements of their members residing at a distance from their central premises.

Overlapping and Amalgamation.—This has been very much under the consideration of your executive during the year. In the early part of the year Hill of Beath Society felt themselves compelled to approach Dunfermline with a request to be taken over by that society. The request was very heartily acceded to, and this society is now worked as a branch of Dunfermline Society. Burntisland and Pathhead Societies, finding their operations extending and coming towards each other, what would have been a serious case of overlapping was met in a very friendly way, both societies agreeing to the matter being settled by the arbitration of the Scottish Section and conference executive. The decision has been loyally accepted by both societies.

Educational.—The committees of the societies specially charged with this work have principally devoted their attention to the arranging and carrying through of a course of lectures in their respective localities, the attendance at all the lectures being good.

Propaganda.—In the Ladybank District your committee during the summer months made an effort to get the societies in the immediate neighbourhood to extend their operations in this direction, but regret to say we did not meet with the support we might have got. However, we convened a public meeting, at which addresses were delivered on the movement, and circulated a quantity of literature, which we trust may bring better results in the near future.

Quarterly Meetings.—The usual quarterly meetings have been held. The first meeting was held at St. Andrews in March, the principal subject for discussion was "Should the Scottish Wholesale Society Pay Carriage on all Goods?" After discussion, it was agreed to defer coming to any finding until our next meeting. Mr. Nicolson (Leith), treasurer of the Inland Homes, gave a report of their financial position.

The second meeting was held at Leslie in June. This being the annual meeting, the statistical statement and secretary's and treasurer's reports were submitted and received. Mr. R. D. Scott (Selkirk) read a paper, "Should the Scottish Co-operative Wholesale Society Pay Carriage on all Goods?" when it was agreed that the societies instruct their delegates attending the quarterly meetings of the Wholesale to support a request for a revision of the present carriage rates.

The third meeting was held at Cowdenbeath in September, the subject being the proposed alteration of the rules of the Scottish Wholesale Society to enable them by resolution of quarterly meeting to open retail branches where no co-operative society exists. The question was introduced by Mr. Lochhead (Scottish Section), and was recommended to the support of the societies' delegates attending the meetings of the Wholesale.

The fourth meeting was held in the Co-operative Hall, Dunfermline, in December. Mr. McConnell (president) read a paper on "The 1903 Congress Resolutions and their Practical Application by Societies." The resolutions

specially treated on by the paper were—The employment only of certificated auditors and independent stocktakers; the limiting of the share capital held by members below the £200 limit fixed by law; the necessity of reserve funds and the importance of depreciation. All the above were very prominently brought before the delegates. Their consideration, we trust, will be the means of increased attention being given them by the committees of our societies.

Our report would be incomplete if we did not take the opportunity to record the visit paid the district by the Scottish Co-operative Wholesale Society with an exhibition of their productions, this being held in the last week in March in the Beveridge Halls, Kirkcaldy. The object lesson thus put before the co-operators in that district gave an impetus to all the societies, and especially the Pathhead Society, which may be said to have gone up by leaps and bounds during the following months.

The following is the financial statement for the year 1903:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance last Report	29	8	1½		By Committee's Expenses	14	11	4	
" Paisley Manufacturing Society	0	10	0		" Delegates' Expenses	15	13	6	
" Scottish Section	3	0	0		" Printing	7	12	11	
" Dunfermline Society	5	5	0		" Postage and Commission	3	2	8	
" Wholesale Society	5	0	0		" Rent	1	13	0	
" St. Andrews Society	0	7	7		" Billposting	0	9	0	
" Leslie (Old)	0	9	0		" Subscription to Co-op. Union	0	10	0	
" Leven Reform	2	15	2		" Hirer	2	2	6	
" Cowdenbeath	1	16	1		" Carriage	0	1	5	
" Co-operative Insurance Society	1	0	0		" Wires	0	3	0	
" Newburgh and District Society	0	2	6		" Scottish Festival (Subscription)	2	0	0	
" Guardbridge Society	0	11	3		" Propaganda at Newburgh	10	12	0	
" East Wemyss	0	12	1		" Advertising	0	6	0	
" Methil Society	0	12	6		" Secretary's Salary	3	0	0	
" Burntisland Society	0	10	6		" Treasurer's	1	0	0	
" Buckhaven	1	10	0		" Balance in Bank	25	9	6½	
" Kingseat Society	0	8	10						
" Kinross and Vicinity Society	0	8	4						
" Kelty Society	2	14	0						
" Leslie and District Society	1	15	6						
" Coaltown of Wemyss Society	0	5	6						
" Auchtermuchty Society	0	12	6						
" Scottish Co-op. Women's Guild	0	2	6						
" Lassodie Society	0	9	6						
" Strathkinness Society	0	3	6						
" Markinch Society	2	5	0						
" Townhill Industrial Society	0	14	0						
" Pathhead Reform Society	4	8	9						
" Lochgelly Society	3	15	0						
" Kingskettle Society	0	11	0						
" Kingskettle Baking Society	1	0	0						
" West Wemyss Society	0	8	4						
" Dysart Society	1	5	1						
" Cupar and District Society	0	5	9						
" United Baking (Glasgow) Society	2	0	0						
" Joint Propaganda Committee, re Newburgh	5	6	0						
" Advertising, St. Cuthbert's Society	2	0	0						
" United Baking (Glasgow) Society	1	11	0						
" Paisley Manufacturing Society	1	11	0						
" Scottish Co-operator Society	0	10	0						
" Interest	0	6	10						
				£88	7	8½			
							£88	7	8½

JOHN PATTERSON, Secretary.

No. 7. - FORFARSHIRE, PERTHSHIRE, AND ABERDEENSHIRE.

Executive Committee.

Mr. James Bruce (president), Brechin.	Mr. John Quinn, Arbroath.
„ William Allan (secretary), Dundee.	„ James Kinninmond, Perth.
„ Joseph M'Culloch (treasurer), Perth.	„ J. F. M'Phail Massie, Aberdeen.
„ John Barrowman (auditor), Dundee.	„ J. Stirling, Auchterarder.
„ James Reid, Blairgowrie.	„ Andrew Macfarlane, Dundee.
„ John Salmond, Carnoustie.	

The council of this Conference herewith submit their annual report for 1903, which shows that the movement is holding its own in this district, a steady progress being maintained, and hopeful signs are not wanting in evidence of future success.

Four conferences have been held during the year. The first in Aberdeen, when Mr. James Wilson (Dunfermline) read a paper on "Leakage."

The second in Auchterarder, when Mr. James Bruce dealt with the question of "Rural Depopulation," dwelling principally on overcrowding of our cities, and pointing to the superabundance of representation of land, landlords, and capitalists in the British House of Commons.

The third held at Carnoustie, when Mr. Daniel Thomson (of the Scottish Co-operative Wholesale) read a paper on "The Land Question," dealing with free sale in land, taxation of land values and property.

The fourth in Perth. Mr. J. F. M'Phail Massie (Aberdeen) read a paper on "Depreciation and Reserve Funds." In dealing with this subject he referred to efficient stocktaking, book debts, bad debts; and recommended liberal depreciation on fixed, live, and rolling stocks. The discussion showed the need for such subjects being brought before conferences, so that practical results may be attained.

During the year the executive met as usual to arrange for conferences, to take steps for extending the movement in localities where no society existed, and to supervise the work of the district generally.

All these conferences have been well attended by delegates representing the federated societies. The subjects discussed proved very interesting and profitable.

Special efforts have been put forth in Forfar and in Brechin. The Scottish Co-operative Wholesale Society held an exhibition there, which drew large crowds, and let us hope may be the means of amalgamation between the United and the Equitable Co-operative Societies.

Amalgamation between the Arbroath societies is at present under consideration, and a provisional committee is in session making the necessary inquiries regarding this much-needed reform.

Again we have to state that owing to several societies neglecting to forward their quarterly balance sheets, we have been compelled to again lay before you a return of the trade done in this district only. We must try to put forth a proper statistical statement, and this can only be accomplished

by mutual effort. If the societies desire this, then see that the various secretaries forward their balance sheets, and the matter is solved.

In conclusion, the executive tender their thanks to all who in any way helped them in propagating the principles of our movement here.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure		
	£	s. d.		£	s. d.
To Balance from 1902	16	15 8	By Council Meetings	3	18 5
„ Aberdeen Northern Company . .	6	6 0	„ Allowance and Lost Time Paid . .	7	17 0
„ Arbroath—Equitable Society . .	2	0 0	„ Traveling Expenses	13	6 7
„ „ High Street Society . .	2	12 0	„ Printing and Advertising	9	6 0
„ „ Friendly Coal Society . .	1	1 0	„ Hal Rents and Bilposting	3	19 0
„ Auchterarder Baking Society . .			„ Delegations to other Conferences		
1902-03	1	0 0	and Meetings	3	11 8
„ „ Feus	0	8 4	„ Postages, Carriages Stationery.		
„ „ Provident	0	7 6	and Bank Charges	3	15 2
„ Blairgowrie Society	0	10 0	„ Secretary's Salary	2	0 0
„ Brechin Equitable Society	3	6 8	„ Purvey at Quarterly Meetings—		
„ City of Perth Co-op. Society . .	6	0 0	Forfar	2	3 6
„ „ „ Coal Society	2	10 0	Auchterarder	1	0 0
„ „ „ Women's Guild	0	3 0	„ Subscription to Scottish Co-		
„ City of Dundee Co-op. Society . .	0	18 6	operative Festival	1	0 0
„ Crieff Co-operative Society	0	4 7	„ Propaganda Expenses—Forfar . .	4	4 6
„ Dundee Coal Supply Association . .	0	10 0	„ Cash on hand	6	1 6
„ Carnoustie Association	2	8 0			
„ Co-op. Insurance Society	1	0 0			
„ Muthill Co-op. Society	0	5 5			
„ Paisley Manufacturing Society . .	1	0 0			
„ Scottish Co-op Wholesale Society .	5	0 0			
„ Scottish Co-operator Newspaper					
Society	0	10 0			
„ United Baking Society, Glasgow .	2	0 0			
„ Co-op. Union	3	0 0			
„ Received for Advertising—					
Paisley Manufacturing Society . .	0	17 6			
United Baking Society	0	17 6			
Scottish Co-operator	0	10 0			
„ Interest and Dividend	0	1 8			
	£62	3 4		£62	3 4

WILLIAM ALLAN, Secretary.

NO. 8.—GLASGOW AND SUBURBS.

Executive Committee.

Mr. John Mcintosh (president), Glasgow.
 „ J. A. Glen (secretary, Anniesland).
 „ Allan McPherson (treas.), Glasgow.
 „ J. J. Chaddock (statistical secretary),
 Ibrox.
 „ Wm. Anderson (auditor), Rutherglen.
 „ Robert Rae, St. George.

Mr. Hugh Mc Nicol, Vale of Leven.
 „ James Young, Uddingston.
 Mrs. Murie, Kinning Park
 Mr. Robert Fraser, Glasgow Eastern.
 „ T. Thompson, Cowlairst.
 „ James Lucas, M. A., Shettleston.
 „ J. Reid, Avonbank.
 „ Wm. Cook, St. Rollox.

The council have very much pleasure in presenting herewith their annual report, in which we are glad to show the societies in a very healthy and prosperous condition. At the same time, there are still some of the smaller societies lagging behind; and while there are circumstances to account for this in one or two instances by dull trade, &c., still we believe they could do better if a little more interest and enthusiasm was thrown into the working of their society by the management committees. All the other societies

have gone on increasing in sales and membership by leaps and bounds, more especially in the city societies, where the competition by private enterprise is becoming more keen every year.

Boundary Lines Agreement and Alleged Overlapping.—Several questions of importance have been engaging the attention of the council during the year, notably the boundary lines and the alleged overlapping by the drapery and furnishing society in the districts of St. George and Kinning Park. It is hoped that the various committees concerned in this matter will endeavour to conduct their business with as little friction as possible between their neighbouring societies, and so assist in keeping down that feeling which is so much to be deplored, viz., “That our greatest troubles do not arise from without, but rather from within the movement.”

Statistical Statement.—The council would also commend the present revised statistical statement to the delegates, and hope that it will be an improvement on those formerly issued. We again desire to thank the various bookkeepers who have assisted us so as to make it as complete as possible.

Special Conferences.—The special conferences held during the year were as follows :—

At Kirkintilloch a district conference was held under the auspices of the local society, when a paper was read by Mr. John Shepherd (St. George Society), subject, “Dividends and Matters Connected Therewith,” which was fairly well discussed, but no decision came to.

In the Co-operative Hall, Clarence Street, Glasgow, on October 19th, a district conference was held to discuss a paper by Mr. John Morrison (of the Scottish Co-operative Wholesale Society) on the question, “Should the Wholesale Advance Money to Societies on Behalf of their Members for the Purpose of Erecting Dwelling-houses?” The meeting approved of the principle of the Wholesale advancing money to societies for this purpose, but agreed to leave the details of the scheme to be discussed at another conference, where all the societies would be represented. This question was finally disposed of at a subsequent meeting, when it was agreed that societies retain the ownership of the dwelling-houses and not the individual members.

Another special conference was held in the Trades Hall, Glassford Street, City, on December 12th, to dispose of the following resolutions :—First, by Mr. James Young (manager, United Co-operative Baking Society), who moved the following :—

That, having regard to the further development of co-operative production, this conference is of opinion that opportunity should be taken of the present facilities for acquiring agricultural land in Canada, and calls upon the directors of the Scottish Co-operative Wholesale Society Limited to make inquiry regarding same.

This is being done, and will be reported on at some future date. The meeting then dealt with the second resolution—on the fiscal policy—which was moved by Mr. Taylor (Scottish Section), and which was as follows :—

Receipts <i>con.</i>			Expenditure— <i>con.</i>		
	£	s. d.		£	s. d.
To Subscriptions from -			By Conference, Trades Hall, Glasgow	14	2 0
Glasgow—Cowairs	10	8 0	„ “Co-operation and the Poor”		
„ Eastern	14	10 0	Conference (half expense)	2	19 5
„ Kinning Park	29	3 4	„ Subscription to—		
„ London Road	2	10 0	Scottish Educ. Com Assoc.	2	0 0
„ St George	27	18 0	„ Inland Homes	5	0 0
„ St. Rollox	6	19 6	Co-op Defence Association	2	2 0
Hallside	0	11 0	Festival Fund	5	0 0
Kirkintilloch	2	13 8	Scottish Workers' Repres Com	2	2 0
Lennoxton (first half year) ..	0	5 1	„ Co-operative News	3	3 4
Mingavie	0	12 2	„ Delegate to Congress	6	8 0
Newton (first half year)	0	7 3	„ Scottish Section Boundary Map ..	0	15 0
Paisley Manufacturing	0	10 0	„ Rent of Boardroom	1	7 6
„ (for Advt.)	1	19 9	„ Share in <i>Scottish Co-operator</i>		
Radnor Park	0	9 10	Newspaper	1	0 0
Shettleston	6	7 0	„ Cash in Bank	2	1 8
Stonefield Independent, Blantyre			„ Cash on hand	9	2 0
Scottish Wholesale	5	0 0			
Scottish Laundry Association ..	0	10 0			
„ Section, Co-op Union	3	0 0			
S.C.W.S. Employees' Assoc	0	10 0			
Tobermoss	1	9 8			
Uddingston	2	8 0			
United Baking	2	0 0			
„ (for Advt.)	1	19 9			
„ Employees' Assoc	0	10 0			
Vale of Leven	7	15 0			
Dalmuir Women's Guild	0	1 4			
Radnor Park	0	2 3			
St. Rollox	0	9 0			
Scottish Co-op. Women's Guild ..	0	2 6			
„ Interest from Bank	1	9 1			
	£238	16 7		£238	16 7

JOHN A. GLEN, Secretary.

No. 9.—RENFREWSHIRE.

Executive Committee.

Mr. John Dewar (president), Cathcart.	Mr. Alexander Fraser (auditor), Paisley
„ John Muir (treasurer), Johnstone.	„ Joseph Kee, Greenock.
„ William Ritchie (secretary), Paisley.	„ John Lavelle, Newton Mearns.
„ John Paton (statistical secretary), Paisley.	„ Thos. Brown, Kilbarchan.
	„ John Peden, Lochwinnoch.

It is again the pleasing duty of your committee to take a retrospect of another year's work, and to note some of the interesting and encouraging incidents which have accompanied it.

The following is the comparison of this and the previous year, which will show a marked increase in capital, sales, and profits. These increases are well fitted to stir societies to more earnest efforts in the future.

	Members.	Capital.	Sales.	Profit.
1903	25,015 ..	£457,848 ..	£893,154 ..	£118,227
1902	23,642 ..	£428,872 ..	£850,757 ..	£111,321
Increase ...	1,373 ..	£28,976 ..	£42,397 ..	£6,906

In our last report we stated that a circular had been issued to all the societies in Renfrewshire drawing their attention to the approaching school

board election, and urging them to take an active interest in it. We are pleased to record that our appeal was not in vain—Paisley, especially, placing two highly-respected gentlemen almost at the head of the poll.

During the year, four quarterly and three special meetings have been held, each of which was a success, both in numbers, enthusiasm, and expressions of devotion to the cause of co-operation.

The first or annual meeting was held at Neilston, when Mr. Thomas Dykes (Barrhead) read a paper on "Co-operation and the Poor, introducing a Loan and Subsidiary Fund." Mr. John Muir was re-elected treasurer, and Mr. John Paton statistical secretary. The annual report, statistical statement, and balance sheet were submitted and accepted. Mr. Gavin Pinkerton, jun., was appointed delegate to annual Congress at Doncaster.

A special meeting was held at Newton Mearns (fourteen years having elapsed since a conference was held there). Mr. John Paton read a paper on "Co-operative Propaganda." The writer referred to a few of the more outstanding helps and hindrances to our movement—agriculture, coal mining, and other great labour employing industries—to prove that while they might quote their co-operative trade in millions of pounds sterling, they had only touched the fringe of the trade of the country. Mr. Paton made allusion also to the selecting of men for committees, urging the appointment of those whose opinions commanded respect, and who are themselves respected by their fellows.

The summer meeting took place at Howwood. Mr. Gavin Pinkerton, jun., gave a very full report of the Co-operative Congress held at Doncaster. Mr. James Deans (Scottish Section) read a paper on "Credit Trading in Co-operative Societies." Mr. Deans sketched the rise and progress of credit trading in the stores, and suggested alternative schemes for keeping it under control. At this meeting it was agreed to form a special committee to act along with the Paisley societies in furthering the movement for making Paisley the gathering place for the Congress of 1905.

The September meeting was held at Greenock. Mr. Kee (president of the Central Society) extended a hearty welcome to the delegates, and mentioned that during the year the Industrial Society had united with them. Mr. John Dewar (Cathcart) was re-elected president, and Mr. Ritchie, secretary. Mr. Morrison read a paper on "Should the Scottish Co-operative Wholesale Society Limited Advance Money on Behalf of their Members for the Purpose of Erecting Dwelling-houses?" Mr. Neil moved and Mr. Oswald seconded approval of the principle embodied in the paper, as well as that of collective ownership. An amendment, that societies hold their capital in their own possession rather than send it to the Scottish Co-operative Wholesale Society for this purpose, was moved and seconded, and became the finding of the meeting.

A joint meeting of Ayrshire and Renfrewshire Conferences was held at Paisley during October. The meeting was convened by the Co-operative

Insurance Society, of Manchester, and Mr. Dewar read a paper on "Co-operative Insurance."

As usual, the December meeting was held in Paisley. Mr. James Lucas, M.A., read a paper on "A Co-operative Holiday Association." Mr. A. Fraser was re-elected auditor, and the committee were empowered to convene a meeting of chairmen, managers, secretaries, and auditors, for the purpose of discussing "Credit Trading."

A special meeting to dispose of the Scottish Section's resolution on the fiscal question was held at Paisley in January. The gathering was large and enthusiastic, and by an enormous majority affirmed its belief in the principle of Free Trade.

The uniform half-holiday question is still engaging the attention of your executive. We believe we are educating employes and directors to the desirability of one common day.

The Congress of 1905 has also occupied our time. The assembly at Stratford will fix the venue of the Scottish meeting. Wherever it may be held, we confidently hope that the usual interest taken by you in its proceedings will be maintained, and that, in addition to subscriptions to Congress Fund by individual societies, you will esteem it a privilege as well as a duty to contribute in your corporate character.

The bond of union between the executive and societies is still complete. Our services are at the call of any society requiring them.

We again return thanks for the hospitality shown us during the year.

The following is the financial statement for the year 1903:—

Receipts.			Expenditure.		
	£	s d.		£	s d.
To Cash at Loan in Laundry.....	52	12 4	By Cash—Printing.....	15	1 6
" " Cash in Johnstone Co-op Society	20	4 5½	" " Committee—Travelling ..	16	14 3
" " Wholesale Co-op Society	5	0 0	" " " Meetings ..	10	15 0
" " Women's Guild Dis No.5	0	10 0	" " " Delegations ..	7	7 0
" " Paisley Equitable Society	6	5 3	" " " Time Allowance	0	19 10
" " Paisley Manufctg Society	8	3 0	" " Secretary's Postage and		
" " (Advertising).....	1	0 0	" " Carriage	4	10 9
" " Hurler and Nitshill Soc..	0	15 9	" " Statistical Secretary.....	3	0 0
" " Pollokshaws Society	3	0 2	" " " Postage	0	1 5
" " Greenock Central Society	10	10 0	" " Congress De'legate	6	10 0
" " Kibbarchan Society	1	16 6	" " Reporting Meetings	2	5 0
" " Barrhead Society.....	9	17 3	" " Scottish Council, Women's		
" " Thornliebank Society.....	1	18 3	" " Trades	2	0 0
" " Firth of Clyde Co-op Soc	0	10 10	" " Paisley Equitable Em-		
" " Greenock Indus Society..	1	11 9	" " ployes' Meeting	3	1 0
" " Linwood Society	0	17 3	" " Newton-Mearns Special		
" " Newton Mearns Society ..	0	13 10	" " Conference	9	5 10
" " Port-Glasgow Prov. Soc..	3	6 9	" " Grant to Festival	3	3 0
" " Renfrew Co-op. Society..	2	17 0	" " Scottish Co-operator, One		
" " Busb. Society	0	16 10	" " Share	1	0 0
" " Johnstone Society	4	17 6	" " Educational Association		
" " Greenock East End Soc..	1	13 7	" " (Scottish Section).....	1	0 0
" " Port-Glasgow Society....	2	19 1	" " Paisley Workshop for the		
" " Paisley Prov Co-op. Soc	22	1 9	" " Blind	1	0 0
" " Greenock United Society.	0	7 6	" " Hall Rents	3	18 6
" " Howwood Society	0	7 6	" " Howwood Conference	8	10 9
" " Co-operative Insur Soc..	1	0 0	" " Co-operative Union	0	10 0
" " Paisley Underwood Co-op.			" " Congress Committee—		
" " Coal Society	1	0 6	" " Travelling	7	13 9
" " Employes' Association			" " Delegations	7	15 0
" " (Paisley Branch).....	0	10 0	" " Time	1	6 1
			" " Secretary's Postage ..	1	5 0

Receipts—con.		£	s.	d.	Expenditure—con.		£	s.	d.
By Cash in Howwood Society (Grant to Expenses)		2	0	0	By Cash—Congress Committee -				
" " Bridge of Weir Society ..		0	18	9	Gratuities		0	5	6
" " Scottish Co-op Women's Guild		0	2	6	W. Young, Carriage Hired		1	7	0
" " Cathcart Society		1	0	0	G. Quinn, Hotel Proprietor		2	4	6
" " United Co-op Baking Society		2	0	0	" " Treasurer's Outlays—				
" " U.C.B.S. (Advertising) ..		1	0	0	Postage		0	6	7
" " Lochwinnoch Society ..		0	11	0	Bank Commission		0	2	3
" " Scottish Section Co-op Union		3	0	0	" " at Loan in Laundry Assoc. ..		55	18	7
" Interest from Laundry Assoc ..		3	6	3	" " Balance at Loan in Johnstone Society		3	17	6½
" " " Johnstone Co-operative Society....		1	12	6					
		£182	15	7½			£182	15	7½

WILLIAM RITCHIE, Secretary.

NO. 10.—STIRLING, WEST OF FIFE, AND CLACKMANNAN.

Executive Committee.

Mr. J. Cuthbert (president), Alloa.	Mr. J. Kirk, Dunfermline.
" J. Stewart (treasurer), Tillicoultry.	" J. Jack, Alva.
" G. Oswald (secretary), Stirling.	" A. Snadden, Clackmannan.
" J. Campsie (auditor), Bridge of Allan.	" G. Wilson, Bannockburn.

In submitting the annual report of our Conference Association, it is satisfactory to be able to state that the societies federated in our district continue to prosper in all the departments of their business, some societies having been necessitated to make large extensions of their business premises to suit the requirements of an increasing trade.

Our last annual meeting was held at Tillicoultry, when the annual report, balance sheet, and statistical statement were considered; and in reviewing these different items, much interest was taken by the delegates, especially in the statistical statement of last year, which showed such a healthy record that co-operation was prospering in the district.

Our first conference for the year was held at Newtonshaw, Sauchie. Mr. D. Thomson (director of the Scottish Co-operative Wholesale Society) read a paper on the "Perils of Credit." This paper was well received by the delegates, and considered an able exposition on such a subject. A large number of delegates took part in the discussion, denouncing the evils of the credit system.

Our next conference was held at Stirling, when Mr. Deans (secretary, Scottish Section Co-operative Union) read a paper on "Credit Trading in Co-operative Societies," in which he described its origin and extent, the methods by which it is wrought, its evil influences, its control and extinction, and submitted two schemes that might be useful in bringing about the control of the credit system. The delegates regretted that such a system of trading was so prevalent in co-operative societies.

Our last meeting was held at Alloa, and it was agreed that this meeting be held on the same date as that on which the Alloa Society held a demon-

stration at the opening of a large addition to their present extensive premises. The delegates joined in the demonstration, and had an opportunity of viewing the premises and the most approved machinery for carrying on their large business. Owing to the limited space of time at the disposal of the Conference, no paper was read at this meeting. The chairman drew the attention of the delegates to the circulars sent out to societies on behalf of the most necessitous members of Sauchie Industrial Society, and hoped that as co-operators we may express our sympathy by rendering a little help where it is needed by responding to the appeal. At this meeting Mr. Nicholson made a statement in support of the Inland Homes, and urged societies to assist such a laudable institution.

During the year we have had four committee meetings and two special meetings, the one at Newtonshaw, Sauchie, the other at Menstrie. At all these meetings your executive committee have made it their endeavour to adopt the best means for protecting the interests of co-operation in our district and keeping alive the harmony which continues to exist, and has also made an effort by persuading societies where they deemed it necessary to become amalgamated. At all our conference meetings they have selected subjects calculated to edify the delegates, so as to bring about the best reforms necessary for propagating the best principles of co-operation.

Having given a brief digest of the annual business of our Association, I would take this opportunity of thanking the societies where our meetings have been held for the kind reception they have given us, and specially we would tender our best thanks to Alloa, where our committee meetings were held, and to those societies where our special meetings were held we are also indebted.

At all these conference meetings there has been a free exchange of opinion, and a lively interest taken in all that affects the co-operative movement.

The following is the financial statement for the year 1903:—

Receipts.			Expenditure.		
	£	s d		£	s d.
To Balance from last year	20	15 3½	By Secretary	3	0 0
„ Wholesale Society	5	0 0	„ Treasurer	3	0 0
„ Co-operative Insurance	1	0 0	„ Committee's Allowances and Expenses	9	3 0
„ Alva Bazaar	1	0 0	„ Delegates and Deputations	5	8 0
„ Alloa and Dunfermline Women's Guild	0	10 0	„ Printing Statistical Report	4	0 0
„ United Baking Society	2	0 0	„ Printing Account-Bills Circulars	1	9 6
„ Bannockburn „	1	0 0	„ Minute Bag for Secretary	0	13 6
„ Tillicoultry „	1	2 0	„ Secretary's Expenses Stamps, &c.	1	17 9
„ Tillicoultry Baking Society	0	19 0	„ Treasurer's „	1	7 1
„ Coalsnaughton „	0	5 0	„ Scottish Co-operator	0	5 0
„ Dunblane „	0	6 0	„ Papers on „ Check System „	0	4 0
„ Menstrie „	0	4 0	„ Bills and Billposting for Annual Meeting	0	10 0
„ Stirling „	2	5 0	„ Papers on „ Credit Trading „	0	10 0
„ Clackmannan „	0	6 0	„ Printing 100 Circulars	0	2 6
„ Newtonshaw „	0	11 0	„ „ 100 Receipt Forms	0	2 6
„ Dunfermline „	5	5 0	„ Balance	20	6 3½
„ Deanston „	0	2 0			
„ Alloa „	3	12 6			
„ Alva Baking „	0	10 0			
„ Balance from Congress held at Stirling, 18th April. 1903	5	3 4			
	£51	19 ½		£51	19 1½

GEORGE OSWALD, Secretary.

(6) SOUTHERN SECTION.

At the first meeting of the board the following appointments were made:—

Chairman Mr. W. H. Berry.

Representatives to the—

United Board Miss Spooner and Mr. May.

Office and Parliamentary Committee Miss Spooner.

Productive Committee Mr. Clear.

Educational Committee Mrs. Abbott.

Executive Committee Messrs. Berry, May, and Miss Spooner.

Educational Association Mrs. Abbott and Mr. Berry.

During the Congress year twelve board meetings have been held, two special meetings with the district secretaries, and two to meet the Stratford committee for the purpose of making the preliminary arrangements to form the reception committee in connection with the forthcoming Annual Congress.

The attendances at these meetings have been as follows:—

	Present.	Absent.
Mr. W. H. Berry	15	1
Mrs. E. Abbott.....	15	1
Mr T. Barker	16	—
Mr. T. B. Butterworth	15	1
Mr. Mark H. Clear	15	1
Mr. E. O. Greening.....	10	6
Mr. H. J. May	15	1
Mr. H. Vivian	10	6
Miss M. Spooner	15	1

Representatives from the board have attended 188 public propaganda meetings and 45 district and local conferences. In addition to these meetings, numerous visits of a special character have been made to the committees of different societies, for the purpose of discussing and considering various questions affecting the welfare of the movement, and tendering advice on matters of administration and management. The district secretaries and committees have also rendered excellent service to the section in visits to societies in their respective districts. Consequent on resignations, a few changes have taken place in the conference districts. In the North Metropolitan, Mr. McIntosh's place has been filled by Mr. J. T. Harris, of the Brotherhood Trust; and in the Bedford district Mr. Fletcher's place has been filled by Mr. Brightman, of Silsoe.

With reference to the special meetings of the district secretaries, the first was called early in the Congress year (as has been hitherto customary) to consider the reports made by them to the preceding Congress, and for a general exchange of views on co-operation in their respective districts. This year a new method has been adopted of calling the secretaries together to consider their respective reports before submitting them to Congress, with the view of discussing and amending them where necessary. The main object of this new departure was to establish a more keen and sympathetic bond between the respective districts, and thus bring the secretaries in closer touch with the different ways of conducting

their work, and to assist each other by the interchange of experiences. This meeting accomplished its initiatory objects so thoroughly that it has been resolved to institute it as the annual meeting of district secretaries. The convalescent schemes sub-committee concluded their work during the year, and after exhaustive inquiries into existing schemes and homes, have drawn up alternate schemes for the establishment of a "Home" or "Fund" in the section. Their report and recommendation were adopted by the Board and submitted to a sectional conference, the result of which is included in this report.

Four sectional conferences have been held during the year. The first was held in Portsmouth on August 15, when Mr. T. B. Butterworth read a paper on "Reserve Funds and Depreciation," which resulted in the following resolution:—

That it is essential to the prosperity of the co-operative movement that societies should set apart a portion of profits for the establishment of reserve funds, and that these funds should not be available for increasing dividends; also that societies should provide in their rules for adequate depreciation of their assets, and see that these provisions are carried out.

The second took place in Leman-street on November 21st, when the subject for discussion was "The Fiscal Proposals," introduced by Mr. W. A. Wilson, of the Cobden Club. The subject evoked a very animated and diversely interesting discussion, which terminated in the passing of the following resolution:—

That this conference of representatives from the co-operative societies in the Southern Section emphatically condemns the proposal to put a tax on food and other commodities, and declares its steadfast adherence to the policy of Free Trade, believing that any attempt to revive Protection would impoverish the people, enrich monopolists, corrupt public life, and embitter colonial and international relations,

This resolution and the discussion were very extensively noticed and reported in the daily press.

The third conference also took place in Leman-street on February 27, when the "Report on the Provision of Convalescent Accommodation for Co-operators in the Southern Section," prepared by the convalescent schemes sub-committee, was submitted by Mr. H. J. May. The discussion, which was very animated, was decidedly in favour of the scheme recommended by the committee, and concluded with the following resolution:—

That the question of building a home be indefinitely deferred, and that it will be wisest and most effective from every point of view to begin our convalescent provision by the establishment of a fund on the lines of the scheme suggested.

A further resolution was passed calling upon the societies to subscribe one penny per member for the first year. In addition to this, the following preliminaries were approved:—

1. That a provisional committee of seven be formed to carry on the work for the ensuing year on the lines laid down in the report. This

committee to consist of three members of the sectional board and one representative from each of four societies in the section.

2. The provisional committee to have power to communicate with societies and obtain subscriptions for the ensuing year only.
3. That they have power to appoint a secretary who need not be one of themselves.
4. That they be instructed to bring to a future conference (to be dealt with after the ordinary business of the sectional conference) a draft constitution and rules in time to have the election for 1905-6 carried out at the same time as the election for district officers of the Union.

The fourth conference was held at Cambridge on April 23, when a paper on "Small Holdings" was read by Mr. R. Winfrey, C.C., Peterborough. As this conference was purely educational, held for the purpose of giving greater publicity to Mr. Winfrey's scheme amongst co-operators, no resolution on the subject was submitted.

During the year the Board has assisted in the establishment of new societies in Clacton, Laindon, Cobham, Finsbury, Carne, and Royston, while the Norwich Society has branched out at North Walsham, Sevenoakes at Edenbridge, West London in Acton, and Reading at Wokingham.

During the year 13 societies in this section have joined the Co-operative Union.

The following comparison, extracted from the Congress reports, will indicate the progress made in the section by the distributive societies on the Rochdale system during the last two years:—

	Number of Societies	Members.	Capital. £	Trade. £	Profit. £
1902 ..	211 ..	68,067 ..	1,455,447 ..	3,447,722 ..	360,627
1903 ..	214 ..	82,880 ..	1,544,011 ..	3,751,412 ..	411,618
		Societies belonging to Union.	Subscriptions to Union. £	Education. £	Charity. £
1902	161	....	865	5,544	2,025
1903	189	...	1,015	6,650	2,535

W. H. BERRY, Chairman.
ADAM DEANS, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—NORTH METROPOLITAN.

Executive Committee.

Mr. P. Coote (chairman), Wood Green.	Mr. A. C. Burn, West London.
„ C. Duncan, Willesden Green.	„ J. T. Harris (secretary), Brotherhood Trust.
„ T. Clark, Watford.	
„ W. G. Mortimer, High Barnet.	

The resignation of the secretary appointed by the societies in the district necessitated a reorganisation in January.

The secretary of the section summoned the committee, which forthwith got vigorously to work. They appointed Mr. P. Coote (Wood Green) as chairman, and Mr. J. Theodore Harris (Brotherhood Trust) as secretary.

On October 10th, a conference was held under the auspices of the West London Society, to which societies in our district were invited to send delegates. Mrs. Bury introduced a discussion on "The Fiscal Policy."

A successful conference was held at Wood Green on February 20th, when Mr. J. R. Taylor introduced the subject of "Woman: Her Position in the Co-operative Movement."

Other conferences are being arranged for at Harrow Road (now a branch of West London) and Watford, when the resolutions of the Doncaster Congress relating to the question of branch shops and future propaganda work are to be discussed.

Much activity has been shown by the Jewish populations in Whitechapel and Soho. Members of our committee have attended propagandist meetings in connection with societies recently started, or about to be started, when valuable advice has been rendered.

The following is the expenditure up to the end of February:—

	£	s.	d.
Committee meetings	4	19	11
Deputations	0	16	0
Printing.....	1	5	9
Postage	0	16	5
	<hr/>		
	£7	18	1

J. THEODORE HARRIS, Hon. Secretary.

NO. 2.—SOUTH METROPOLITAN.

Executive Committee.

Mr. Dashwood (chairman), Woolwich.	Mr. Grice, Croydon.
Mrs. Gasson (hon. secretary), Woolwich.	„ Bragg, Bromley.
Mr. May, Penge.	„ Cane, E. Greenwich.
„ Idle, Battersea.	

Five conferences have been held, as follows:—

Place.	Subject.	Introduced by
Norwood	Co-operation in its Relation to the Working Classes Generally	Mrs. Gasson and Mr. Dashwood.
Penge	The Political Aspect of Co-operation.	Mr. Warner.
Bromley	Co-operation and its Relation to other Organisations	Mr. May.
St. Mary Cray ..	Co-operation and its Benefits	Mr. May.
Sevenoaks	Reserve Funds and Depreciation ..	Mr. Butterworth.

The conferences have been well attended, educational committees and the women's guild sending a good representation.

Greater interest is evinced in the work of the district, as shown by the request for a speaker or delegate to the openings of new premises and the extension of departments, which have been very marked this year. Bromley kindly entertained a conference during its coming-of-age festivities.

Attempts have again been made to start societies in South-East London, but without success, through the lack of share capital and promises of support. Two of the weak societies have been visited and help proffered, but owing to their financial position very little can be done. Several propagandist meetings have been held in connection with a small village society, but owing to the incubus of heavy debts it seems unlikely they will make much headway.

Edenbridge having sent a request for help and advice, one of the committee interviewed the leaders, with the result that Sevenoaks Society has agreed to deliver in that neighbourhood three times weekly.

A private firm expressed a wish for help to start a stores amongst its employes. Several interviews and two meetings have taken place, and the matter is still under consideration.

No new society has been formed, but the stronger societies show a marked increase, both in trade and membership.

The following is the expenditure for the year 1903:—

	£	s.	d.
Committee meetings.....	4	19	2
Deputations	2	15	3
Postage and printing	2	19	1
	£10	13	6

M. A. GASSON, Hon. Secretary.

No. 3.—EAST METROPOLITAN.

Executive Committee.

Mr. J. H. Bate (chairman), Stratford.	Mr. A. J. Cable, Epping.
„ G. H. Pightling (hon. secretary), Edmonton.	„ G. A. Davis, Edmonton.

We have pleasure in reporting that the past year has been a successful one in this district, most of the societies recording good increases both in membership and trade.

During the year three conferences have been held, the first being at Stratford, when Mr. Barnett's paper, "Should there be a Retiring Allowance for C.W.S. Directors?" was read and keenly discussed. This conference was well attended, there being many delegates from other societies outside the district.

The next conference was held at Grays, when a paper by Mr. T. B. Butterworth on "High and Low Dividends" was discussed.

The third conference was at Edmonton, and Mr. J. H. Bate gave a paper on "How can Societies in the Metropolitan Districts Reap the Full Benefit of Stratford Congress?" It is a pleasure to note that the great interest in the conferences has been well maintained, and the attendances were better than for the previous year.

A conference was also held in connection with Enfield Highway Society, at Cheshunt, on March 12th, when a paper by Mr. T. B. Butterworth, on "Leakage Accounts," was submitted for discussion.

Visits have been paid to several societies, and some public meetings attended by the members of the district committee. One member has sat with the committee of a society for a time to advise them, and we are glad to say that the society's affairs are in a satisfactory condition, and a dividend is being paid.

We regret to state that one society which started business early last year has not shown good results, each balance sheet having a deficit, entirely owing to bad management. We have endeavoured to get this society conducted upon business lines, but up to the present have not succeeded.

On the whole, however, the growth of co-operation in the district is very encouraging, and most of the societies are using the coming of Congress to Stratford as a means to still further spread the movement, and hope to make this year a record one.

The following is the expenditure for the year 1903 :—

	£	s.	d.
Committee meetings	5	4	10
Deputations	6	11	11
Printing.....	0	7	0
Postage	1	9	2
	<hr/> £13 12 11		

G. H. PIGHTLING, Hon. Secretary.

No. 4.—SURREY.

Executive Committee.

Mr. W. Cole (chairman), Guildford.	Mr. S. Marrant, Staines.
„ H. J. Blunden (hon. secretary), Guildford.	„ A. Gower, Epsom.
„ R. J. Kelsey, Gomshall.	„ J. Singer, Slough.
	„ A. Anderson, Sutton.

During the year conferences have been held as follows :—

At Slough, where "The Political Aspect of Co-operation" was discussed, on a paper by Mr. S. E. Warner (Slough).

At Woking, where a paper by Mr. Singer (district committee) was read, dealing with the proposal to form a district fund for Surrey. The following resolution was adopted :—

That the idea of forming a district fund of say a halfpenny per member per annum (the representatives of societies on the

district committees to remain as at present) be laid before the societies with a view to its adoption.

At Hampton, Mr. Mansbridge read a paper on "The Ethical Basis of Co operation." A good discussion followed, and a higher tone was given to the ideals of some of the delegates.

At Epsom, Mr. Adam Dean's paper on "Co-operative Concentration" was read.

At Sutton, the Congress resolutions were discussed and carried, after the resolution on stocktaking and auditing had been amended by substituting "duly qualified" in place of "certificated auditors."

Two new societies have started business during the year. Very encouraging results have been seen at Haslemere: a good increasing trade at a good profit has been done, and a gradual increase of members taken place. At Cobham, following up a meeting called by the Leatherhead committee, a society has been started, but the result as regards the amount of trade has not been quite so satisfactory.

The educational committee at Epsom has been reformed, and new committees formed at Gomshall, Woking, and Addlestone. At the two latter places the committee is elected in part by the general committee, the women's guild, and the members. We expect good results from the forming of these committees, and also from the basis of formation.

The Woking Society has opened a new bakery during the year, and in spite of adverse circumstances, a general advance of trade and profit has accrued, helped by vigorous propaganda in the new district of Knaphill. Gomshall, with the assistance of the district, has enlarged its border at Ewhurst with good results. Godalming is also doing useful work in the villages in their neighbourhood, and already we find a line of societies serving every town and village from Surbiton at the extreme north, to Haslemere in the extreme south of the district—a complete chain along the main line of railway.

At Epsom an extension of district is reported at Walton-on-the-Hill. Addlestone reports an increasing trade and profit, in part owing to the opening of an up-to-date bakery.

Sutton has improved under new management, and a healthy spirit of emulation and a desire to strengthen the society has shown itself in a marked degree.

Leatherhead has shown a desire for a forward movement, and has done a more profitable trade during the year.

Staines has had a good store of prosperity, and has opened improved premises recently at Englefield Green.

The Slough Society has applied for transfer to the Oxford district. Your committee therefore asked (the same reasons applying) that the Southall and Yiewsley societies might also be transferred.

The district fund has become an accomplished fact. The societies subscribing and the amounts are given below :—

	£	s.	d.
Gomshall	0	12	6
Addlestone	0	17	0
Sutton	0	14	10
Godalming	1	8	3
Epsom	1	4	7
Staines	0	10	0
Guildford	2	1	8
	£7	8	10

The amount received and expended of the union fund is as follows :—

	£	s.	d.
Committee meetings	7	9	4
Deputations	4	5	5
Postage	1	0	5
	£12	15	2

HENRY J. BLUNDEN, Hon. Secretary.

No. 5.—BUCKS.

Executive Committee.

Mr. W. G. Payne (hon. secretary), Chesham.	Mr. J. Bagnall, Tring.
„ G. L. Hollis, Chesham.	„ R. Sear, Bletchley.
„ W. Lacey, Wolverton.	„ T. Walker, Aylesbury.

The following conferences have been held during the year :—

Place.	Subject.	Introduced by
Berkhampstead.....	Co-operative Societies' Officers and Committee of Management; their Duties, Method of Election, &c. ..	Mr. R. Sear.
Wolverton	Free Trade.....	Mr. W. H. Brown.
Tring	Co-operative Production....	Mr. W. G. Payne.

In addition to the above, another conference is being arranged to discuss the question of “ Small Holdings.”

The conferences have been well attended, and the discussions have been of a practical nature.

The new productive society registered during the previous year—The Chesham Boot and Shoe Manufacturers Limited—has recently commenced

business, and appeals, with our approval, to societies for support and encouragement.

Aston Clinton is now amalgamated with Tring Society.

The society at Buckingham, which has met with a good deal of keen competition, has been able to hold its own, and is making headway.

The committee have had under consideration the helping of the small societies, and in response to communications with them, members of the district committee have paid visits to address meetings, and otherwise encourage them in their work.

Propaganda work at Broxmoor has been in contemplation, and is now being pushed forward.

Winslow has been visited during the year, but no information is forthcoming as to the results of the visit.

The following is the expenditure for the year :—

	£	s.	d.
Committee meetings	5	3	0
Deputations	1	14	11
Postage and printing	1	14	5
	<hr/>		
	£8	12	4

DISTRICT FUND.

The district fund has been allowed to almost lapse, but appeals are now being issued with the object of renewing the fund.

	£	s.	d.		£	s.	d.
To Balance last year.....	0	12	6	By Expenditure	0	10	1
				„ Balance	0	2	5
	<hr/>				<hr/>		
	£0	12	6		£0	12	6

W. G. PAYNE, Hon Secretary.

No. 6.—SHEERNESS.

Executive Committee.

Mr. Mark H. Clear (hon. secretary), Sheerness.	Mr. T. Elliott, Gravesend.
„ J. Baker, Dover.	„ S. Here, New Brompton.
„ W. Thwaites, Sheerness Co-operative.	„ D. Flemming, Chatham.
„ Underhill, Canterbury.	„ F. Read, Sittingbourne.
„ W. Angear, Sheerness Economical.	„ W. Palmer, Faversham.
„ A. Daniels, Brickmakers.	„ S. E. Streetfield, Greenstreet.
„ T. Sykes, Rochester.	„ W. J. Lewington, Barge Builders.
„ J. Edmonds, Ashford.	„ F. Parfitt, Cliffe-at-Hoo.
„ W. Bright, Maidstone.	„ H. Strevens, Ramsgate.
„ J. R. Phillips, South Darenth.	„ Barden, Rainham.
„ Austin, Margate.	„ F. Boorman, Tonbridge.
Mrs. Abbott, Tunbridge Wells.	„ R. Powell, Barge Owners.
Mr. H. Whatley, Dartford.	„ A. G. Field, Co-operative Photo- graphers.

The committee met upon five occasions during Congress year, during which, also, six conferences have been held.

Place where held.	Subject.	Writer.
Sittingbourne ..	Co-operation and the Perils of Credit ..	Mr. J. Andrews.
Cliffe-at-Hoo	Dividend: Its Use and Abuse	Mr. E. Talbot.
Greenstreet	The Political Aspect of Co-operation ..	Mr. S. E. Streetfield.
Rochester	The Union's Educational Programme..	Mr. W. H. Berry.
Folkestone	Societies' Balance Sheets	Mr. T. B. Butterworth
Rainham	Future Propaganda, and how to Comb it Trusts, Syndicates, Combines, and Private Traders' Associations	Mr. W. H. Berry.

At the Sittingbourne conference, the following resolution was unanimously carried:—

That, in the opinion of this conference, the credit practice of co-operative societies in the district is considered not to be for the best interest of the movement, and we hereby pledge ourselves to use our influence and support to reduce the practice, and at every opportunity do our best to eliminate it entirely.

The whole of these meetings maintained their interest, and were appreciated.

Besides organising district conferences, delegations have been sent to sectional and district conferences of the women's guild, Co-operative Union, and Educational Committees' Associations. A special educational conference is annually convened, to enable the various committees to compare notes and to co-operate over the winter programmes. All this work tends to continuity. Seven societies co-operate, and are sending a district delegate to Congress, the expenses being borne *pro rata* per membership. Several societies have opened up branches; this is encouraged, because it is preferable to multiplying societies. Societies with internal tension, two with suspension of share capital, have been succoured at their quarterly meetings with lasting benefits. One society, for several years under a cloud through bad management, is once more on the high road to prosperity, largely due to the increasing attention of the district executive. Canvassing of every member on the register, printed appeal sent out, public meeting following, attendance at business and committee meetings, it is hoped will yet save another from ruin.

Public and propagandist meetings have been conducted by the district. Strong societies have assisted the weak with profit and satisfaction. The wretched climatic season left its impress upon seaside societies; one, however, is looking forward with reasonable hope of doing a steady trade with the convalescent home of a kindred movement.

Every encouragement is given and assistance afforded by supplying speakers for all sorts of gatherings, and the demand is steadily growing. One pioneer is now engaged in a rural part distributing literature and interviewing likely people, with a view to arousing the workers to take a share in the benefits of our movement.

Societies in the aggregate show solid growth in trade, capital, and membership.

The committee continue to adhere to their policy in trying to make the district influence such that all societies look upon it as a centre from which all their needs can be met and dealt with effectively.

The hand of Death has been crushingly active, carrying off three presidents of societies, one the chairman of the district executive, viz., Mr. H. Wickham; the others, Mr. W. G. Tutt and Mr. E. Talbot, have passed away within a month of each other. Tokens of regard and sympathy were practically shown. Mr. R. H. Tutt's (C.W.S. director) death is also deplored, he being one of the original founders of the Sheerness District.

The following has been charged to the Co-operative Union:—

	£	s.	d.
Deputations	3	19	5

The following is the financial statement for the year 1903:—

Income.			Expenditure.		
	£	s. d.		£	s. d.
To Balance in hand	3	0 6	By Advisory Work	7	9 9
„ Dover	3	6 8	„ Propaganda and Public Meetings	4	5 1
„ Barge Owning Society	0	4 0	„ Conferences (District & Sectional)	6	12 8
„ Barge Builders	0	6 0	„ Committee Meeting—Third-class		
„ Tunbridge Wells	0	4 6	railway fare only	6	4 8
„ Sheerness Co-operative	2	2 6	„ Printing, Stationery, Postage, and		
„ New Brompton	7	10 0	Wires	6	5 2
„ Dartford	1	11 8	„ Balance	8	11 10
„ Cliffe-at-Hoo	0	17 2			
„ Ashford	2	2 0			
„ Maidstone Photographic	0	5 0			
„ Tunbridge Wells	0	5 2			
„ Sheerness Economical	1	19 11			
„ Dover	3	7 11			
„ Rainham	0	16 0			
„ Sheerness Co-operative	2	3 4			
„ Sittingbourne	4	11 4			
„ Chatham	1	10 0			
„ Ramsgate	0	18 8			
„ Sheerness Economical	1	19 4			
„ Maidstone	0	7 6			
	£39	9 2			£39 9 2

MARK H. CLEAR, Hon. Secretary.

NO. 7.—LEWES.

Executive Committee.

Mr J. Bailey (chairman), Arundel.
 „ D. D. Foster, Reigate.
 „ J. A. Adams, Lewes.

Mr. H. C. Kille, Brighton.
 „ W. J. Barnes, Southsea.

During the past year two conferences have been held, as follows :—

Place.	Subject.	Introduced by
Winchester Mar. 19, 1903	How Co-operation may be made to Reach the Very Poor.....	Mr. Hutchings.
Cowes, I. of W., Sept. 29, 1903	Co-operative Concentration	Mr. W. J. Barnes.

These conferences have been well attended.

At Winchester, the question of how to reach the very poor was debated with great earnestness. Several suggestions made by the reader of the paper were considered, and Miss Spooner gave an account of what is being done in this matter in other parts of the country.

At the Cowes conference, the discussion hinged mainly on the importance of selecting capable and sympathetic men as managers, so that the present highly-specialised system of private trading may be successfully dealt with.

With regard to work in other parts of the district, the association has been able to give some help to the newly-formed society at Bognor, and a considerable correspondence has been carried on with other societies desirous of obtaining advice as to the organisation of bands, clubs, educational committees and their duties, and other branches of co-operative work.

The following is the expenditure for the year 1903 :

	£	s.	d.
Committee meetings	8	16	5
Deputations	2	7	10
Postage and printing	1	3	9
	£12	8	0

J. L. WELCH, Hon. Secretary.

NO. 8.—WILTON.

Executive Committee.

Mr. E. R. Box (hon. secretary).	Mr. R. Hibberd, Salisbury.
„ E. Ponting, Trowbridge.	„ Symes, Warminster.
„ T. Moore, Bradford-on-Avon.	„ Leslie, Devizes.

Four conferences have been held this year. The first at Bradford, when Mr. Warwick (Bradford) read a paper, subject: “Co-operative Movement, Thrift, and Missions.”

The next conference was held at Mere, when Mr. Butterworth read his paper on “Societies’ Balance Sheets.”

The third conference was held at Warminster, when Messrs. Leslie, Hibberd, and Moore (district committee) introduced Congress resolutions (c), (d), and (e).

The fourth conference was held at Chippenham, when Mr. A. Deans read his paper on "The Wisdom of Co-operative Concentration."

After each conference a district committee meeting was held, and attention has been centered upon the places where no co-operation exists, with the result that the committee paid several visits to Calne, where a society has been started with a good prospect of success. The societies in the district are in a fairly flourishing condition.

The Warminster Society reports that during the year they have suffered a severe loss in the death of their secretary, Mr. T. A. Pope, a member of the district committee—a loss that will for some time be felt. This society has purchased large commanding business premises in the market place, costing £2,000. Early in the year, the traders of Warminster had a slight attack of boycott fever, but it soon cooled down, and the Warminster co-operators are in no danger of a recurrence of the disease.

The Trowbridge Society is still going ahead. During the year they have erected a new model bakery, with draw-plate ovens and machinery up to date.

Mere Society is still on the up grade, but being in an out-of-the-way place, cannot be expected to make great progress, still they are holding their own.

Parkstone is going on splendidly, having lately erected a new bakehouse and stables, and recently opened their first branch.

The following is the expenditure for the year 1903 :—

	£	s.	d.
Committee meetings.....	8	15	11
Deputations	6	10	6
Postage and printing	2	10	10
	£17	17	3

Propaganda Fund, March, 1903, to February 29th, 1904 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance	8	7	0½	By Secretary's Expenses—			
„ Cash from—				Calne	0	9	0
Trowbridge	1	0	0	Roboys	0	8	0
Devizes	0	10	0	Public Meeting (Calne).....	0	5	0
Mere	0	10	0	„ „ (Melksham) ..	0	1	6
Wilton	0	5	0	Calne	0	8	6
Bradford	1	1	0	Mr. Pope's Funeral	0	6	0
Warminster	0	10	0	„ Messrs. Ponting, Hibberd, and			
Trowbridge	0	10	0	Box, Expenses (Calne).....	1	17	6
Salisbury	1	5	0	„ Postages and Cards	0	1	6
				„ Hire of Brakes to Mere	2	8	10
				„ Calne Delegates' Expenses to			
				Warminster	0	4	6
				„ Hire of Brakes from Devizes to			
				Calne	2	2	6
				„ Loss on Tea at Calne.....	0	14	9
				„ Messrs. Box and Moore, Expenses			
				to Calne	0	15	0
				„ Balance in hand	3	15	5½
	£13	18	0½		£13	18	0½

E. R. Box, Hon. Secretary.

No. 9.—OXFORD.

Executive Committee.

Mr. R. C. Dingle (chairman), Oxford.
 „ E. A. Bradford (secretary), Reading.
 „ A. E. Perkins, Windsor.
 „ D. Rose, Reading.

Mr. F. Perry, Chipping Norton.
 „ J. Perry, Banbury.
 „ Charles Taylor, Swindon.

There is little to report in the shape of extension during the past year, the task of consolidating and strengthening their internal machinery having occupied several of the large societies. The movement in favour of competent and properly qualified auditors has borne good fruit in the district, nearly all the societies now employing professional auditors.

As a means of further interesting societies in the work of the district, it has been decided to allow each society subscribing to the district fund to send a representative to the meetings of the district executives. This will ensure regular communication with many of the smaller societies whose isolation is a source of weakness.

The existence of the district fund has also enabled the executive to render effectual aid in organising propaganda work for the smaller societies with gratifying results.

The following conferences were held during the year, the attendance being uniformly good :—

Place.	Subject.	Introduced by
Banbury	“Organisation of Educational Work” (Joint Conference with Southern Education Association).	Mr. Harris.
Windsor	“The Wisdom of Co-operative Concentration.” (Paper).	Mr. Adam Deans.
Maidenhead	“Suggested Reforms in our Trading Methods.” (Paper).	Mr. J. Poulton.
Chipping Norton.	“Co-operation and the Poor” “The Open Door” (Paper) Joint Conference with Women’s Co-operative Guild, Oxford District.	Miss L. Davies.
Oxford	“Co-operative Production and its Importance to the Workers” (Paper).	Mr. E. A. Bradford.

Financial statement of district fund :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance brought forward	4	11 11	By Printing	12	19 6
„ Subscriptions			„ Travelling	0	16 2
Banbury	2	2 0	„ Grants to Societies	3	15 0
Chipping Norton	1	1 0	„ Balance in hand	0	0 9
High Wycombe	0	7 6			
Maidenhead	0	5 0			
Oxford	3	3 0			
Reading	5	0 0			
Swindon	0	10 6			
Windsor	0	10 6			
	£17	11 5		£17	11 5

The following is the expenditure for the year 1903:—

	£	s.	d.
Committee meetings	6	9	7
Printing, postage, &c.	6	10	2
Deputations	4	9	6
Propaganda	2	12	4
	£20	1	7

ERNEST A. BRADFORD, Hon. Secretary.

NO. 10.—CAMBRIDGE.

Executive Committee.

Mr. J. Black (chairman), Cambridge.	Mr. W. Brooks, Sawston.
„ William Resbury (hon. secretary).	„ G. H. Poppy, Newmarket.
„ W. T. Charter, Cambridge.	„ J. R. Arnold, Whittlesford.
„ H. Sayers, Ely.	„ Burdett, Bishop's Stortford.

It is with much pleasure and satisfaction that I am able to report, on behalf of my committee, continued success in the Cambridge district. During the year we have held eighteen meetings of a public character, using chiefly men from our own committee as speakers. The attendance at these meetings was good, varying from 100 to 600. Deputations to societies numbered twelve, and these were, in my opinion, very helpful to the societies.

Conferences have been held as follows:—

Place.	Subject.	Introduced by
Saffron Walden	Co-operation in Small Centres of Population.	Mr. W. T. Charter.
City of Ely.....	The best method of bringing Co-operation to the Poorest of our Population.	Mr. Adam Deans.
Sawston	Relation of Co-operation to other Working-class Organisations.	Mr. W. T. Charter.
Newmarket ...	The Wisdom of Co-operative Concentration.	Mr. Adam Deans.

These conferences have been exceptionally well attended, and, we believe, helpful to the societies in the district. The average attendance has been forty, and, seeing that our district numbers but twelve societies, we think this is a good average.

We have held five committee meetings, all being well attended, and each time the meeting was held at a different place, and we find this works very satisfactory.

Four years ago we had only five societies members of the Co-operative Union, out of a total of eight, but to-day we have twelve societies, and all members of our great federation. Bishop's Stortford Society, which was

started just over three years ago, has over 700 members, and does a trade of £12,000 a year! Another society, which was started last December, has a membership of 250, and does a trade of £62 a week. All other societies, and especially Cambridge, are making good progress, except Whittlesford, which is accounted for by it being so near a more successful society.

The following is the financial statement of our District Special Fund :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance brought forward	0	15	0	By Deputations	1	8	4
„ Subscriptions—				„ Hire of Halls and Rooms (Royston) ..	2	9	6
Cambridge	5	0	0	„ Printing and Advertising (Royston) ..	3	6	10
Sawston	1	11	8	„ Conference Expenses (Saffron			
Newmarket	1	1	0	Walden)	2	13	9
Bishop's Stortford	0	10	6	„ Postage and Stationery	0	2	0
Cambridge	5	0	0	„ Balance in hand	3	17	9
	£13	18	2		£13	18	2

The following is the expenditure charged to the Co-operative Union for the Congress year :—

	£	s.	d.
Committee meetings	7	6	11
Deputations	11	13	3
Printing	2	3	3
Postage	0	18	11
	£22	2	4

WILLIAM RESBURY, Hon. Secretary.

No. 11.—BEDFORD.

Executive Committee.

Mr. Hull, Bedford. | Mr. Briars, Luton.

Mr. P. Brightman (secretary).

During the year we have held three conferences.

The first was at Luton, on March 28th. Mr. Butterworth read a paper, which was pretty well discussed by a good number of the delegates present.

The second was at Olney, on June 13th, when Mr. Berry and others gave some good and encouraging advice.

The third was held at Woburn Sands, on October 10th. Mr. A. Deans read his paper on "The Wisdom of Co-operative Concentration." After a good discussion, it was proposed and carried—

This conference send a resolution to the C.W.S. that the suggestions contained in the paper be considered with a view to some action being taken in the matter.

We have held five committee meetings—At Luton, March 28th; Olney, June 13th; Bedford, September 5th; Bedford, September 12th; Woburn Sands, October 10th. At the one held at Bedford, on September 12th, Mr. J. Fletcher resigned his duties as district secretary. I was elected to take his place, and, owing to the short time I have held this post, this report is short and incomplete.

The following is the expenditure for the year 1903:—

	£	s.	d.
Committee meetings	7	9	10
Printing	0	5	0
Postage	0	8	6
	£8	3	4

P. BRIGHTMAN, Hon. Secretary.

No. 12.—NORWICH.

Executive Committee.

Mr. A. Salter (chairman), Beccles.	Mr. F. Howes, Norwich.
„ Wm. Tidd (hon. sec.), Norwich.	„ E. T. Taylor, Lowestoft.
„ A. Fiddaman, Wymondham.	„ G. Palmer, Thetford.
„ B. Lee, Norwich.	

In the early part of 1903, steps were taken to come in personal contact with friends at North Walsham, and a deputation from the district met them. On April 25th, a public meeting was held and addressed by Mr. Adam Deans, supported by the district committee. A resolution was passed requesting the district committee to ask the Norwich Society to establish a branch at North Walsham. This request was complied with most heartily, and soon 120 had entered their names. A branch was opened, and the first full quarter shows members over 300, and trade over £1,200.

Lowestoft has opened a branch at Kirkley, thus supplying a want in that locality, and land has been purchased at Oulton Road for a branch whilst extensions at their central premises have been carried out.

Visits have been made to societies, the most notable being at Wymondham, when a demonstration was held on August 22nd. With the help of the Norwich Co-operative Band, a parade marched through the town, terminating with a meeting, when a very large gathering attended to listen to the speakers.

Yarmouth has been induced by our visits to take a more active interest in propaganda work, to the advantage of their locality.

Three conferences have been held during the year. The first was on October 31st, 1903, when two subjects were introduced—one by Mr. A. Peachy (Beccles): “Trusts and Combines: How to Combat Them;” and the other by Mr. F. Howes (Norwich): “The Desirability of Employing only Certified Auditors and Independent Stocktakers.” The discussion which followed the reading of the papers showed a keen interest taken in the questions, and a desire to combat those monopolies which are a menace to the well-being of the community. At the close of the discussion, resolution (c) on the Congress paper was unanimously adopted.

The second conference was held at Melton Constable on December 5th. This was the first conference held here, and it was brought about by a suggestion from Fakenham Society asking if it were not possible to group the

smaller societies together for the purpose of sharing the expenses. This being agreed upon by Sherringham, Cromer, Fakenham, and Melton Constable, the conference was arranged, and Mr. G. Lathan (Norwich) read his paper: "Committees of Management: Their Functions and Failures."

The third was at Yarmouth, on February 18th, 1904, when Mr. A. Deans introduced the subject for discussion: "The Comparative Merits of High and Low Dividends." This was a gathering of an interesting character, was well attended, and much appreciated, it being also the first co-operative conference held in this town. Thus we have been enabled this year to hold conferences in two places where none were held before. Resolution (a) on the Congress paper was adopted.

In Norwich great progress is being made; large and extensive alterations and additions have been made to their central premises at a very great outlay.

In production we have established in Norwich a Printers' Society, which we believe will be a great success, as no doubt it will command the support of co-operators in the city and district.

The Norwich Boot and Shoe Society is progressing, but there is still scope for more trade.

The following is the expenditure for the year 1903:—

	£	s.	d.
Committee meetings	6	13	11
Deputations	8	13	9
Printing	2	10	10
Postage	1	19	5
	£19	17	11

WILLIAM TIDD, Hon. Secretary.

No. 13.—COLCHESTER.

Executive Committee.

Mr. G. Young (chairman), Chelmsford.	Mr. J. Barker, Ipswich.
„ W. J. Salmon (hon. secretary), Colchester.	„ G. Barker, Wickham Market.
„ A. W. Kibble, Halstead.	„ S. Foulger, Ipswich.
	„ G. Ryder, Colchester.

We are glad to be able to report progress in this district, and to record the fact that, with one exception, all the societies are in a healthy and vigorous condition.

The exception referred to is the society at Tollesbury, which, never very strong, has during the past year caused considerable anxiety owing to very weak management. In this case, however, we are glad to report that negotiations have been entered into with the neighbouring society at Tiptree, with

the result that the Tiptree members, in special meeting assembled, unanimously resolved to take over the society and work it as a branch. As Tiptree Society is one of the most successful in the county, the difficulties at Tollesbury may be considered at an end, and a bright future in store for co-operation in that locality.

Two other societies must be specially mentioned, viz., Sudbury and Clacton. The first has, after a long and determined struggle, wiped off an adverse balance, and is now paying a fair dividend: prospects are therefore brighter, and every effort is being made to make the best use of this turn of the tide. Clacton Society has been well looked after during the year, and, being now fairly established, is paying a small dividend, and prospects are considered good.

Propaganda and advisory meetings have been held by the committee at Clacton, Sudbury, and Tollesbury, and valuable help has also been rendered to other societies by advice on important matters of management, &c.

Three conferences have been held. The first at Coggeshall, when Mr. Foulger moved a resolution in favour of cash trading. This was well debated and carried. Mr. A. W. Kibble also moved a resolution in favour of co-operative cottage building, and advocated the retention of the property so built by the society. A resolution in favour of surplus capital being employed in this direction was carried.

The second conference was held at Ipswich, when Mr. A. Deans read his paper on "The Wisdom of Co-operative Concentration." A good discussion followed, delegates generally being of opinion that what was needed was a more direct connection between the Union and the district association, in order that attention might be better concentrated on weak societies.

The third conference was held at Halstead, when Mr. R. Bultitude (Colchester) read the paper prepared by Mr. Barnett (Macclesfield), entitled "Should there be a Retiring Allowance for the Directors of the C.W.S.?" The question was vigorously debated, and a resolution in favour of the C.W.S. committee system being re-considered and revised was carried unanimously.

Readers are requested to study the statistical report, and to note the splendid progress that is being made by some societies.

Expenditure of cash received from Co-operative Union:—

	£	s.	d.
Committee meetings.....	6	13	6
Deputations	9	19	4
Printing	0	7	6
Postage	2	0	7
	<hr/>		
	£19	0	11

Propaganda and printing fund, year ending February 29th, 1904:—

Receipts			Expenditure.		
	£	s. d.		£	s. d.
To Colchester Society	2	2 0	By Balance due to Secretary, as per		
„ Ipswich Society	2	0 0	last Balance Sheet.....	1	11 3
„ Chelmsford Society	1	1 0	„ Printing, Stationery, Postage, &c.	2	9 10
„ Harwich Society	1	1 0	„ Hire of Hall, attending Meetings,		
„ Halstead Society	1	1 0	and Travelling Expenses.....	5	19 5
„ Braintree Society	0	10 6			
„ Maldon Society	0	10 6			
„ Witham Society	0	10 0			
„ Stowmarket Society	0	10 0			
„ Lavenham Society	0	10 0			
„ Balance due to Secretary.....	0	4 6			
	£10	0 6		£10	0 6

W. J. SALMON, Hon. Secretary.

SOUTHERN EDUCATIONAL COMMITTEE'S ASSOCIATION.

REPORT FOR CONGRESS YEAR 1903-4.

The past year has been one of great activity. Conferences have been arranged as follows:—

Place.	Subject.	Opener.
Leman Street ..	The Educational Programme	Mr. H. Vivian.
Rochester	The Educational Programme	Mr. W. H. Berry.
Leman Street ..	Public Control of the Liquor Traffic ..	Mr. J. Hogge, M.A., in place of Mr. Sherwell.
Leman Street ..	The Sphere of Municipal Work.....	Mr. H. Snell.

Another conference is in course of arrangement at Bedford.

One of the features of the year's work was the arrangement of the teachers' class at Colchester, which was delegated to us by the sectional board. This class has been well attended, and, thanks to the able work of the conductor (Miss J. P. Madams), the interest which has been aroused and the result of the work are most encouraging.

The work of the association continues to grow. The correspondence has been greater than any previous year. This we believe, marks an increasing interest in educational work.

A large number of societies have been visited, many secretaries and committees have been interviewed and advised on various matters connected with their work.

As will be seen from the statistics, a large number of lantern slides have been issued. Our resources are insufficient to meet all the demands for lantern slides, and we have been compelled to decline applications for about 1,000 slides, as our stock was fully booked up.

The association is virtually the educational committee of this section, and all matters connected with education are delegated to us by the sectional board. The future development of the association is largely a question of funds, and although the past year's work has been satisfactory, we feel that much more might have been done if the necessary funds had been available

W. H. BERRY, Hon. Secretary.

(7) SOUTH-WESTERN SECTION.

At the first meeting of this section, held June 27th, 1903, the following appointments were made, viz. :—Chairman, Mr. C. Vaughan ; Treasurer, Mr. J. Langley ; Secretary, Mr. A. Bullock ; Representative to the United Board, Mr. T. Gidley ; Representative to the Productive Committee, Mr. C. Vaughan ; Representative to the Educational Committee, Mr. A. Bullock ; Representatives to District Associations : Bristol and Somerset, Mr. J. Langley ; Devon, Mr. R. R. Prynne ; Cornwall, Mr. C. Vaughan ; to Sectional Educational Association, Mr. A. Bullock.

During the Congress year eleven board meetings have been held, at which the attendances of members have been as follows :—

	Present.	Absent.	Possible.
Mr. C. Vaughan	11	—	11
Mr. T. Gidley	11	—	11
Mr. J. Langley.....	7	4*	11
Mr. R. R. Prynne	11	—	11
Mr. A. Bullock.....	11	—	11
Mr. J. H. Young	—	11	11

* Mr. J. Langley absent through a serious illness, necessitating an operation.

In the report submitted to Congress last year, it was shown that the opponents to the movement had been very active in our section, and had attempted by organised opposition to frustrate our efforts to spread the principles and benefits of the movement in places where hitherto co-operation was little known. This opposition, however, so far from staying the progress, only tended to set the people's minds on thinking more about it, and resulted in the formation of many new societies, thus adding considerably to the membership, trade, and capital of the section.

The favourable results achieved in the special campaign in Cornwall, assisted by Mr. E. L. Griffiths (propagandist agent), so inspired the workers in the district that it became necessary to call a joint conference to consider another plan of campaign in the county of Devon. A conference was held in August, when representatives from the Devon District Association and the Women's Guild met the Board. It was then decided to again apply for the services of Mr. E. L. Griffiths. This application having been favourably considered by the propaganda committee, Mr. Griffiths attended in September another joint conference, when a plan was agreed upon, and the following places visited :—Barnstaple and Bideford : Here existing societies wanted assistance, and were helped by canvass and public meetings ; Ilfracombe, South Molton, Okehampton, Crediton, Honiton, Ottery, Sidmouth, and Axminster (Tavistock included later).

New societies have been registered as follows :—

Devon—Sidmouth, Ottery, Honiton, South Molton, Kingswear, and Tavistock.

Somerset—Stoke-under-Ham and Templecombe, as well as a branch of Shepton Society established at Wells.

Cornwall - St. Columb Road and a branch of St. Clear Society at Liskeard.

Axminster, Okehampton, Créditon, and Ilfracombe are still being worked with the view to the establishment of new societies. Opposition has been encountered at most of these places, but in nearly every instance proving favourable to the cause. At Honiton, where the use of the Y.M.C.A. room was refused after being engaged, an open-air meeting was held, with splendid results.

The question of a Convalescent Home for the section has received attention, two conferences having been held at Plymouth. A paper was read at the first by Mrs. Shephard (Plymouth), and another at the second conference by the sectional secretary. A sub-committee was appointed at the second conference to consider sites, cost, &c., and to report to a subsequent meeting.

A very successful joint conference of the sectional board and the Somerset and Devon District Associations was held at Wellington in October, the subject considered being Free Trade, a paper by Mr. J. F. Hartnall, Plymouth. After an animated discussion, the following resolution was adopted :—

That this conference strongly protests against any attempt to increase in this country the present taxation of the commodities of life, as likely to be detrimental to the comfort and progress of the working classes.

Joint sectional and district conferences have been held at Totnes in January and Falmouth in February, to consider the question of "Reserve Funds and Depreciation." Mr. J. Pryor prepared and read a paper, the general opinion expressed being that liberal depreciation and substantial reserves should be provided by all societies.

In addition to the before-mentioned conferences, others have been arranged by the district associations as follows : - At Barnstaple, September 12th, paper by Mr. W. H. Watkins, subject, "Co-operation in North Devon"; at St. Austell, September 19th, paper by Mr. R. R. Prynne, subject, "Questions for Cornish Co-operators"; Bedminster, January 9th, annual meeting Somerset Association. At the other conferences due to be held prior to the meeting of Congress it is hoped to discuss "Reserve Funds and Depreciation" at Twerton, in April; annual meeting of the Devon Association, also in April; a meeting, also, of Cornish co-operators and the Convalescent Homes Committee, held at Liskeard, March 12th; a joint sectional and women's guild conference at Plymouth, in May, subject, "The Private Traders' Magnanimity," paper by Mrs. Hutton, Plymouth. In the matter of productive effort in the section, we have little to record beyond saying that the Plymouth Printers are making progress, and promise well in the matter of future development.

In educational matters steady progress is noted, and we believe members of committees are getting more and more to realise the necessity for an educated membership. The sectional educational report gives evidence of useful work accomplished during the year, a work that would be much more comprehensive in its character but for the lack of funds. The workers are willing, but funds will not permit of much development in this direction.

With the financial assistance granted to the section, a teachers' class has been formed, and meetings are being held weekly at Newton Abbot, which is centrally situated. The lessons given and discussed are much appreciated by the teachers, and will undoubtedly prove of great assistance, not only to the teachers themselves, but also to the pupils who will be placed from time to time under their tuition.

A great deal of work of an advisory character has been done, and appreciation of such work has often been expressed by the recipients, thus bringing the Union and societies into closer fellowship one with the other.

There is evidently a growing disposition on the part of committees to seek the advice of the Union when difficulties arise.

We have taken every opportunity to recommend our Wholesale Society to the members, and note, with pleasure, the increased loyalty of the stores to the Wholesale. We are, however, at a disadvantage, being the only section without a representative on the Wholesale directorate. The distance too, from Bristol to many of the societies in Devon and Cornwall is a cause for complaint which would be remedied by the establishment of a depôt somewhere west of Bristol.

In conclusion, we wish to place on record the valuable assistance rendered, particularly in propaganda work, by all the organisations in the section, district associations, women's guilds, the educational association, together with our friends of the Plymouth general and educational committee, have all worked harmoniously together for one common aim. Our work has been fruitful in the establishment of many new societies and in strengthening societies needing assistance. Energy and enthusiasm abound on every hand; we look forward to the future with great anticipation, feeling assured that the progressive spirit will be maintained and the movement will become better known in the future than it has been in the past.

CHARLES VAUGHAN, Chairman.

ALBERT BULLOCK, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—BRISTOL AND SOMERSET.

Executive Committee.

Mr. H. Westbury (president).
 „ A. Watts (treasurer).
 „ A. Bullock (secretary).
 „ W. Jackson, Avonmouth.
 „ H. A. Carter, Bristol and District.
 „ A. E. Bragg, Pioneers.
 „ A. Bullock, Bedminster.
 „ C. A. Poole, Piano Society.
 „ W. Chant, Crewkerne.
 „ J. Taylor, Chard.
 „ J. W. Justham, Beehive.
 „ F. Ackland, Frome.
 „ J. Hill, Portishead.
 „ A. Rawlins, Taunton.
 „ R. G. Naish, Twerton.
 „ J. White, Radstock.
 „ A. R. Fox, Yeovil.
 „ S. G. Bartlett, Weston-super-Mare.

Mr. J. Williams, Keynsham.
 „ J. Rowland, Frampton Cotterell.
 „ Z. Hobbs, Highbury, Coleford.
 „ W. Young, Oakhill.
 „ J. McMahon, Cheddar.
 „ G. Knight, Bedminster Educational Committee.
 „ J. Cooper, Bridgwater Educational Committee.
 Mrs. Harrison, Bedminster Women's Guild.
 „ Martin, Totterdown Women's Guild.
 „ Young, Avonmouth Women's Guild.
 „ A. England, Bishopston Women's Guild.
 Mr. J. Langley, Sectional Board.

Sub-Executive Committee.

H. A. Carter, R. G. Naish, A. E. Bragg, A. R. Fox, J. Langley, and Officers.

We have much pleasure in submitting for your consideration and approval the report and balance sheet for the year 1903. It is satisfactory to be able to report that the spirit of enthusiasm has been more than maintained, a truly co-operative spirit, or "working together," has been manifest on all hands. Our conferences have been educational in their character, and we feel sure that all have benefited by the papers that have been read, and the discussions arising therefrom. It is felt to be more than ever necessary that we should work in united action, for the organised opposition of our opponents has shown itself in a marked degree in some parts of the section, and we have evidence of such opposition in our own district. We have, however, been able to make out a good case, and our opponents have found that they have unwittingly been doing the movement a good service, as shown by increased activity where the opposition has been most keen. We are pleased at the progress made in all parts of the district, but regret that there are still a few societies not yet affiliated with the association. Efforts have been made to bring them in, but up to the present have not been successful. Public meetings have been held at Wells, where it is expected that a branch of the Shepton Mallet Society will be established; and at Stoke-under-Ham, where a new society is in course of formation. The Pioneer Boot Productive Society has been dissolved, and is at present in course of re-construction on more co-operative lines.

The annual meeting was held at Bristol on January 10th, when the following officers were elected :—Messrs. H. Westbury, A. Watts, and A. Bullock, president, treasurer, and secretary respectively ; Sub-Executive, Messrs. Carter, Naish, Bragg, and Fox ; Auditors, Messrs. Poole and Cumming ; Educational Association Representative, Mr. Fox.

The second conference was held at Yeovil on April 11th, when Mr Gilbert's (Plymouth) paper on "Credit Trading" was read by Mr. T. Foyle (Yeovil). A good discussion followed, and the following resolution was adopted :—

That this conference deeply regrets the existence of the credit system in the movement, especially as it is a departure from the first principles of the Pioneers, and urges upon societies to use every possible means to put a stop to this evil.

The third conference was held at Weston-super-Mare on Saturday, July 11th, when Mr. Owen Balmforth's paper on "Education : its necessity and importance," was read by Mr S. G. Bartlett (Weston). A very interesting discussion followed, the general opinion being that more attention should be paid to this side of the movement.

The fourth (a joint conference of the Somerset and Devon Association) was held at Wellington on Saturday, October 10th, when Mr. J. F. Hartnoll (Plymouth) read his paper on "Free Trade." An animated discussion followed, and the following resolution was passed :—

That this conference strongly protests against any attempt to increase in this country the present taxation of the commodities of life, as likely to be detrimental to the comfort and progress of the working classes.

This first joint conference was pronounced by all to be a decided success, and calculated to do great good by bringing the various working bodies more in touch with one another.

These conferences were well attended, and a lively interest taken in all subjects brought on for discussion.

Three meetings of the executive, and three of the sub-executive have been held during the year, at which many items of interest, to societies affiliated and non-affiliated, have been considered, and action taken as directed.

We find a greater disposition than ever on the part of the women's guilds to join our ranks, five of which are now in membership. We feel sure that this form of association will result in benefit to the guilds as well as to the association.

In conclusion, we wish to thank all societies under whose auspices we have met from time to time, for their kindness and generosity in providing meeting places and extending hospitality in other directions ; and may the coming year be one of brightness and prosperity to all.

We remain, on behalf of the Executive,

H. WESTBURY, President.

A. BULLOCK, Secretary.

The following is the financial statement for the year 1903 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance brought forward	54	0 0½	By Conferences—		
„ Subscriptions from Societies—			Bristol (annual)	9	11 3
Avonmouth	1	1 4	Yeovil	14	9 0
Bedminster	9	8 1	Weston-super-Mare	11	8 7
Bristol and District	14	6 8	Wellington (Joint)	14	9 4
Piano Society	0	5 0	„ Delegations—		
Pioneers	0	7 6	Pill	0	3 1
Chard (6 months' subscriptions			Totterdown	0	8 2
included in last Report	2	6 10	Wellington	0	9 5
Crewkerne	1	3 0	Exeter	1	1 8
Frome	0	19 8	Taunton	0	9 6
Keynsham	0	2 6	Pioneers	0	10 0
Portishead	0	17 6	Wells	0	3 10
Radstock	9	0 0	Plymouth	1	17 0
Taunton	6	3 8	Weston-super-Mare	0	10 0
Twerton	5	11 0	„ Delegates to Congress	4	0 6
Yeovil	4	9 7	„ Printing, Postage, and Carriage ..	5	3 5
Weston-super-Mare	1	8 3	„ Officers and Audit	1	6 6
Frampton Cotterell	1	13 0	„ Secretary's Remuneration	5	0 0
Bridgwater	3	11 4	„ Sub-Executive Meetings	5	2 2
Highbury, Coleford	0	15 2	„ Hallett Appeal	5	5 0
Beehive	0	10 0	„ Wellington part cost of Confer-		
Oakhill	0	10 3	ence Tea	2	10 0
Cheddar	0	5 0	„ Balance in Bank	48	2 8½
Bedminster Educational Com-			„ Cash in hand	2	5 8
mittee	0	10 6			
Bridgwater Educational Com-					
mittee	0	10 6			
Twerton Educational Com-					
mittee	0	10 6			
Bedminster Women's Guild ..	0	10 6			
Totterdown Women's Guild ..	0	10 6			
Bishopston Women's Guild ..	0	10 6			
Avonmouth Women's Guild ..	0	10 6			
Bristol and District Central					
Women's Guild	0	10 6			
„ Grant from Sectional Board	10	0 0			
„ Interest on Investment	1	7 5			
	£134	6 9½		£134	6 9½

A. BULLOCK, Secretary.

NO. 2.—DEVON.

Executive Committee.

Mr. H. W. Loram (chairman), Exeter.	Mr. H. Wilkins, Plymouth.
„ J. L. Rickard (treasurer), Plympton.	„ E. Willis, Torquay.
„ J. Pryor (secretary), Devonport.	„ E. Truscott, Plymouth.
„ M. Hoare, Buckfastleigh.	„ R. Prynne (Central Board repre-
„ W. H. Watkins, Plymouth Printers.	sentative), Darite.
„ W. Stone, Teignmouth.	

We have much pleasure in submitting this, the sixteenth annual report of the association, for the congress year, 1903-4.

During the year we have held four conferences in addition to the annual meeting of the association, at which the following subjects have been discussed.

At the conference at Plymouth, on August 15th, held in conjunction with the sectional board, the subject of “A Convalescent Home for the Section” was introduced by Mr. A. Bullock. At the close a committee was appointed to prepare a scheme, and place before the societies in the section.

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance in hand from last year ..		13	7	0	By Delegates' Expenses to five Conferences		81	6	3½
" " Bank " "		81	17	2	" Committee Meetings & Expenses		43	18	10
" Subscriptions from—					" Expenses of Propaganda Visits and Meetings		112	7	1
Bovey Tracey		1	5	0	" Delegates' Expenses to Congress		5	15	8
Brixham		2	8	8	" Subscriptions to—				
Buckfastleigh		2	17	7	Cornwall District		3	3	0
Cornwood		0	8	4	Women's Guild, Devon District		3	3	0
Cu Iompton		0	14	9	South-Western Educational Association		1	1	0
Exeter		10	17	3	" Hallett Memorial Fund		5	5	0
Exmouth		1	12	10	" Printing, Postage and Stationery		13	9	0
Kingswear		0	1	9½	" Secretary		2	2	0
Lee Moor		0	12	6	" Treasurer		1	1	0
Newton Abbot		4	2	2	" Bank Charges		0	4	7
North Tawton		0	7	3	" Balance in Treasurer's hands ..		£273	5	3½
Paignton		1	17	6					
Plymouth		122	13	7					
" Printers		0	9	3					
Plympton		2	16	3					
Princetown		1	6	4					

Receipts— <i>con.</i>	£	s.	d.
To Subscriptions from—			
Sidmouth	0	13	9
Teignmouth	1	16	6
Twerton	3	5	0
Topsham	0	6	0
Torquay	4	3	4
Torrington	0	14	0
Totnes	1	1	8
„ South-Western Sectional Board for Propaganda	8	46	6
„ Bank Interest and Dividend	2	13	4
	£273	5	3½

Expenditure— <i>con.</i>	£	s.	d.
Brought forward	273	5	3½

£273 5 3½

J. PRYOR, Secretary.

No. 3.—CORNWALL.

Executive Committee.

Mr. W. D. Harris (chairman), Token-
bury Corner Coal Society.
„ Jos. Toms (treasurer), St. Cleer.
„ R. R. Prynn (secretary), Darite.

Mr. J. Marks, Plymouth (Educational
Committee).
„ W. A. Phillips, Truro.
„ C. Vaughan, Central Board.

Our first meeting at Liskeard, on January 3rd, was mainly to consider the propaganda scheme to be carried out by Mr. E. L. Griffiths, and after due consideration it was resolved to express to the South-Western Sectional Board our hearty approval.

On February 28th delegates assembled at Truro to hear Mr. Griffiths' report of the result of the campaign.

Assistance had been rendered to St. Ives and St. Blazey societies, and co-operation planted in Launceston and Liskeard. The affairs of St. Ives Society were discussed, and a resolution forwarded to the Co-operative Union asking for aid. The society has since been supervised by the Co-operative Wholesale, and we trust is now improving.

A most interesting event was the admission of the Plymouth Society to membership. We had argued for years that Plymouth with branches on the Cornish side of the Tamar, and probably 2,000 Cornish members, should join us, and this year our Plymouth friends have taken their rightful place in our councils.

At Bodmin, on March 24th, our principal business was the financial position of the association. A pleasant feature of the meeting was the cordial way our Bodmin friends welcomed us.

The June conference at Liskeard was principally used as a means of getting into touch with the new societies and advising them on points of difficulty.

A most important conference was held at St. Austell on September 19th. The question of a convalescent home for the section was favourably considered, and delegates promised to form public opinion within their own societies. An animated debate was held respecting a C.W.S. depôt for the West, and it was resolved—

That in the opinion of the Cornwall Association a Wholesale Depôt ought to be established nearer Cornwall than Bristol.

At Saltash, on November 14th, Mr. J. F. Hartnoll (Plymouth) read his paper on "Free Trade and Protection." A spirited debate resulted.

Reverting to propaganda. Since Mr. Griffiths' visit we have kept in communication with the new societies formed, and are pleased to report good progress made. Launceston has had an uphill fight, boycotting and "cutting prices" being much in evidence. Liskeard was undertaken as a branch by the St. Cleer Society. St. Blazey began early in the year and has been well managed. St. Columb Road, after encountering severe opposition, erected premises and began trading in December. During the last two years co-operation has established itself in Cornwall. Excluding the Plymouth Society, in 1901 there were ten societies with 2,000 members, in 1903 there are nineteen societies with over 5,000 members, and the new societies are nearly all located in the towns, and hence are capable of very considerable extension to the near future.

The following is the financial statement for the year 1903:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance	3	8	6	By Committee Meetings	2	3	6
„ Grant from Co-operative Union..	10	0	0	„ Delegations—			
„ Grant from Devon District Association.....	3	3	0	Liskeard	1	11	6
„ Plymouth Education Committee..	4	4	0	Ilfracombe	1	1	6
„ Refunded from Co-operative Union	0	10	4	„ Conferences—			
„ Donations from Women's Guilds—				Liskeard.....	1	6	4
Plymouth	1	0	0	Truro	5	3	8
Devonport	0	10	0	Bodmin	3	2	5
„ Societies' Subscriptions—				Liskeard.....	5	10	3
Bodmin	1	1	4	St. Austell.....	8	4	11
Calstock	0	10	0	Saltash	3	3	2
Delabole	1	3	6	Plymouth	1	12	4
Darite	0	6	8	„ Hire of Conveyance	0	6	0
Pensilva	0	9	0	„ Advertisements.....	0	13	6
Menheniot.....	0	18	0	„ Hallett Fund	2	2	0
Penzance	0	18	0	„ Postages &c.	1	11	0
Plymouth	10	0	0	„ Secretary and Treasurer	2	2	0
Saltash	1	13	4	„ Cash in Treasurer's hands	5	16	11½
Tokenbury (second half, 1902)..	0	9	7				
Tokenbury	0	19	2				
Truro	1	0	5				
Wadebridge	0	12	5				
St. Cleer.....	1	9	3				
St. Blazey	0	8	0½				
St. Austell	0	16	6				
	£45	11	0½		£45	11	0½

R. R. PRYNNE, Secretary.

THE SOUTH-WESTERN SECTION EDUCATIONAL ASSOCIATION.

The rate of progress of previous years in educational work has been more than maintained during the past year. The increased interest in the work displayed in Devon and Cornwall is undoubtedly due to the recent propagandist efforts in these counties. The awakening may be expected to be permanent, and similar results will probably follow in Somerset when it also has been aroused.

Two new members have joined the association during the year—Newton Abbot (Devon) and St. Blazey (Cornwall). Both were specially welcomed, Newton Abbot as being amongst the largest and most enterprising of Devon societies, and

St. Blazey as the first of the younger race of Cornish societies to associate itself with the work. Seeing that the whole of the newly-formed societies in Cornwall have adopted the Union rule appropriating $2\frac{1}{2}$ per cent of the profits for education, a considerable influx of these societies may be expected in the next two or three years.

The annual meeting of the association, held at Torquay, was, perhaps, even more successful than that of the previous year at Plymouth. The main topics of discussion were the adults' and children's classes, the Union's new scheme of work, and the necessity for increased funds for the furtherance of the work of the association.

Satisfaction was expressed at the generally high position on the list taken by the children in the section at the Union's examination, Plymouth standing first in the second division. There was a similar expression on the decision of the Union to permit societies to work on the old lines during the winter. On the question of funds, a resolution was unanimously adopted requesting a grant from the Union in aid of the funds, it being pointed out that the work done by the association formed a relief financially and otherwise to the Central Board.

With the same number of societies holding children's classes as last winter there has been a considerable increase in the number attending.

A commendable interest is being taken by the leading societies in the section, notably Plymouth, Exeter, and Bedminster, in the physical education of their children, classes in swimming for both sexes having been arranged by these societies during the summer.

The continued generous support given by societies to the association's children's prize fund enabled an award of books to be made to every child in the section whose papers were re-examined by the Union after the yearly examination.

The fourth winter circular was issued in October to general and educational committees, members of the women's guild, co-operative employes, and co-operative teachers and educationists.

For the second time a lecture scheme has been arranged and lectures given to various societies on the teachings of Ruskin and Tolstoy by Mr. Priestly Prime, and on co-operative and industrial questions by Mr. H. Vivian, of the Southern Sectional Board.

Conjointly with the sectional board and with the approval of the Central Educational Committee of the Union a special class for teachers on co-operation has been held. It is hoped that, as a result, the number of accredited teachers in the section will be doubled. The work of the class has been conducted by the Plymouth teaching staff, and the cause of education is thereby placed under yet another obligation to this prosperous and progressive society.

Readers of this brief report who are friends to education, and have not yet avowed themselves, are cordially invited to communicate with any member of the committee, or to

WALKER KING, JUN., Chairman.

W. H. WATKINS, Hon. Sec.

(8) WESTERN SECTION.

Up to the time of writing this report ten meetings of this sectional board have been held, at which the attendance was as follows :—

Representative.	Present.	Absent.
W. H. Brown	7	3
J. Morris	10	—
J. Price	9	1
A. Steel	8	2
R. Warne	9	1 (sick).

At the first meeting of the board the following appointments of officers and representatives were made :—

Chairman of the Board	Mr. J. Price.
Secretary of the Board	Mr. R. Warne.
Treasurer of the Board	Mr. W. H. Brown.
United Board and Office Committee	Mr. R. Warne.
Educational Committee.....	Mr. J. Price.
Productive Committee	Mr. A. Steel.
Representative to Monmouth and South Wales	
District Association	Mr. A. Steel.

During the year just passed members of the board have attended many public and other meetings of the societies in different parts of the section with varying results. It has been one of our axioms to get well-established societies to open branches in places where it was thought the movement would succeed, rather than advocate the establishment of small, ill-provided societies, that in many instances have come to grief. This, we think, at the present time is a safer way of promulgating our principles, and most likely to meet with success.

Three new societies have been established—Gorseinon, Blackwood, and Kemble, and two new branches opened in outlying districts—Rogerstone and Machen—by the Newport Society, who have also re-built and brought up to date their old premises. Blaenavon has also opened new branches at Pontypool and Griffith's Town. Tredegar and Dowlais societies have added new buildings to accommodate their increasing trade. Blaina are still going ahead, building new bakeries and grocery premises at Abertillery. Cross Keys, and Llanhilleth, and are also extending their operations to Newbridge and Beaufort. Gloucester are building a new arcade and shops worthy of the movement, and as this is the first building of the sort in the city, it is drawing no little attention from the citizens.

Another move is also in progress calculated to still further consolidate the movement in the section—the amalgamation of the two societies at Bristol—Bedminster and the Bristol and District. This, we think, is a step

in the right direction, and will no doubt be for the benefit of all concerned. Co-operation has certainly advanced in the past year most satisfactorily; many of our societies, notwithstanding the general depression, having made record years in takings and profits, with a corresponding increase in their capital.

There is just one fly in the ointment. We allude to the extensive credit given in some of our societies. We do hope that ere long the committees and members of these societies will look at this matter in the serious light it deserves, and will use their best endeavours to do away with or very much curtail its present proportions, and so place their societies on sounder and safer lines. That it can be done, we know. To wit, the societies now doing hundreds of thousands of pounds' worth of trade upon strictly cash terms.

Three sectional conferences have been held: The first at Aberdare, where a paper prepared by Mr. A. Steel upon "The Training of Teachers for Co-operative Classes" was well discussed, but nothing practical came out of it.

The second conference was held at Cwmbwrla, when Miss Mayo's paper on "Co-operative House-building" was the subject for consideration. This was a very interesting subject for the locality, as the dearth and want of houses is very much felt in South Wales. The reason for this is the tenure of the land, nearly all the houses being held under short leases from the ground landlords. The discussion brought out some curious facts prevailing in a good many districts in the principality.

The third conference was held at Cardiff, when Mr. Butterworth's paper on "Reserve Funds and Depreciation" came in for an animated discussion, and was sustained beyond the usual time. This conference was the most numerous attended, and we believe will do a large amount of good in the section.

EDUCATIONAL.

A marked improvement has taken place over the previous year. Two classes have been formed by the Bristol Beehive Society, one in "Book-keeping" and one on "Co-operation," and the students have sat for examination. No other society has succeeded in doing so, but good work has been done in the way of general education by several societies. Blaina has founded twelve scholarships in the county schools, and University Extension Lectures have been given by Professor Burrows (Cardiff), which were well attended. Gloucester has had twelve scholarships in the schools of science and art, and two in the best commercial school in the city for years, and have materially assisted to carry out two courses of University Lectures each season for a long period. Successful flower and industrial shows, at which thousands of people attended, have also been held, and with their splendid choral class they succeeded last year in winning the Novello Shield at the Crystal Palace Festival, and hope to retain it. We hope many more of our societies will wake up to the fact that an educated membership pays far better than an ignorant one.

CO-OPERATIVE PRODUCTION.

Co-operative production has suffered a severe check by the winding up of the Bristol Pioneers Boot and Shoe Society. This organisation has been in low water for some years past, but has kept struggling on, hoping their condition would improve, but instead of this it has gone gradually down and all is lost. Some hundreds of pounds have been spent trying to assist them, all to no use. By what we can gather, the workmen shareholders never took kindly to the undertaking, many having shirked their responsibilities and shifted them on to the shoulders of others who can very ill afford to bear them. We are very sorry to report this failure, because at one time we thought it was one little bright spot in the desert of productive societies in this part of the country, and would be the pioneer of many such organisations for the benefit of the workers. The Pianoforte Makers are, we hope, formed on better lines than their dead friends and neighbours whose demise we deplore. We understand that business with them is progressing, and headway is being made yearly. May that continue, and we think it will from the good account we hear of their excellent workmanship and business habits. We hope to hear soon of an extension of premises to cope with increased orders from the co-operators throughout the country.

WOMEN'S GUILD.

Things are looking up. We are to have the Guild Congress this year in Gloucester, and, unless we are mistaken, in the old city a right royal reception awaits them. With regard to the movement itself, as we reported last year, we believe great good could be done in many ways to our societies if there was more cohesion and the right spirit of co-operation among them. But let us hope the coming congress will have a tendency to knit together more closely the members of what should be one of the most useful adjuncts to the co-operative movement of the present time.

In conclusion, we again thank the societies who have so generously entertained our conferences and board meetings during the year, and sincerely hope the same good feeling will exist as heretofore.

JOHN PRICE, Chairman.

R. WARNE, Secretary.



DISCUSSION ON THE REPORT.

CO-OPERATIVE QUARRIES.

(See Report 4 f, page 80.)

Mr. ANEURIN WILLIAMS (General Engineers) asked whether there was any connection between the newly proposed quarry in Wales and the North Wales Quarry Limited, formed at the time of the Doncaster Congress.

Mr. J. C. GRAY (General Secretary) replied that there was no connection between the proposed new quarry company and the North Wales Quarries Limited. The promoter of the new company had not consulted the movement in any way. Speaking from the co-operative point of view, they recommended all societies and others interested to concentrate their efforts on securing the success of the North Wales Quarries Limited before encouraging any new venture in Wales.

CO-OPERATIVE FARMING.

(See Report 5, page 82.)

Mr. E. O. GREENING (Southern Section), on behalf of five members of the Central Board, moved :—

That the Central Board be requested to appoint a committee or commission to make inquiries and obtain evidence on the question of co-operative farming, with a view to help societies to solve the problem of profitable land culture. Further, that the sections and districts be requested to co-operate by appointing local committees of inquiry.

Mr. Greening said there was general agreement amongst the members of the Central Board that the time had come when co-operators ought to take steps to ascertain in what way co-operative farming might be made profitable in the future. His friends in the West London Society had given notice of a motion to proceed as if the ground were thoroughly well prospected and their course assured. Experiments had been made in the direction of co-operative farming by some of our more vigorous and determined societies, but up to the present time we could not say there had been any financial success. In the report, they would see that there were farms in the hands of distributive societies with an acreage of 7,196, which last year made a loss of over £1,000, or about 3s. per acre for the whole of the co-operative farms. The two special farming societies had an acreage of 475, and made a small profit of £85. What was now proposed was that the Central Board should appoint a committee or commission to make inquiries and obtain evidence. The Sheerness District had already had a conference, at which it was resolved to appoint a local committee of inquiry to ascertain the facts before venturing further. They would have to ascertain what branches of farming would be profitable. Recently, he had learned of a man who, by putting four acres

of land under glass, had been able to make £1,000 a year. Everything pointed to the necessity of caution in the matter. He appealed to the West London Society to follow the example of Sheerness and hold a conference. Certain branches of farming were already profitable, such as dairying and fruit and flower growing. He hoped Congress would agree to empower the Central Board to make the necessary outlay for getting the desired evidence by calling in experts, and laying down the lines upon which we may safely proceed with the probability of getting back to the land and cultivating it with financial success.

Mr. G. BASTARD (Leicester) said farming was a necessity for the larger societies, who would welcome any help that could be given. They should strive to make co-operative agriculture as profitable as possible. The help of experts would be exceedingly welcome in order to make farming profitable and avoid the losses which had fallen upon some societies. He had great pleasure in seconding the resolution.

Mr. J. R. DAWE (York) said the question was one that co-operators would have to face. It was eminently a practical one. The inquiry would enable societies to know what kind of farming they could profitably encourage. Proceeding to discuss the question of competition and overlapping, the speaker was greeted with cries of "Order." He supported the resolution.

Mr. J. WINKS (Sunderland) explained that the entry in the report, referring to the rent of the Sunderland farm, was not rent, but a charge of 4 per cent made on the land.

The resolution was adopted unanimously.

AGRICULTURAL SUPPLY AND DISTRIBUTION.

(Sec Report 6, page 83.)

Mr. W. H. BROWN (Western Section) moved the following resolution:—

That this Congress notes with satisfaction the growth of co-operation amongst agriculturists, as evidenced by the numerous co-operative societies established during recent years for the purpose of supplying farmers and others with the machinery, implements, manures, seeds, &c., required in their business, and also for distributing their produce on a co-operative system. Believing it desirable that a close connection should be maintained between all branches of the co-operative movement in this country, the Congress pledges itself to assist in the development of co-operation in this direction by encouraging the Agricultural Organisation Society in its work, and by using its influence towards the establishment of mutual trading relations between the Co-operative Wholesale Societies and the agricultural societies.

He said the resolution called upon the Congress to do three things—to express satisfaction at the growth of these agricultural supply associations; to express the desire that there should be a closer connection between these associations and all sections of co-operation; and to pledge themselves to bring about

trading relations between these associations and the Co-operative Wholesale Society. It must be satisfactory to have before them the figures which proved so conclusively that these associations were growing in number. He was pleased to say that in Wales they were growing very rapidly, and the farmers were interesting themselves in the organisation of the agricultural interests in the direction indicated in the resolution. The Co-operative Union had been able to render assistance in the formation of these societies in sending members of the sectional boards to give advice. They had also tried to point out to the farmers the necessity of their being interested in the local co-operative distributive society. If there was not a society in the district, then they impressed upon them the advisability of forming one. At the present time, there were over 7,000 of these associations, with a share capital of £29,000, and sales amounting to £169,374. They had made a profit of over £5,000, but these figures did not give the full extent of the movement to-day. There was an absolute necessity, if the movement was to wield the influence it ought to, that there should be combinations of all sections of the co-operative movement. He was glad to be able to say that trading relations had already begun between these associations and the Wholesale Society.

Mr. H. C. FAIRFAX-CHOLMELEY (Brandsby Dairy Association) seconded the resolution. He said that he spoke as a delegate of a society that was a member of the Co-operative Union before the Agricultural Organisation Society came into existence, and also a member of the committee, and although he did not come as a representative of that society he claimed to speak with knowledge of the subject. Long before this movement started amongst farmers, he believed that co-operation should be applied to farming, and he wondered that farmers did not try co-operation. Since 1890 he had been trying to introduce co-operation into agriculture. About ten years ago they started a branch as a dairy, and also a co-operative store. They were helped in this by the advice and encouragement of the Co-operative Union. The societies formed by this association had been founded upon co-operative principles. The majority of the members were small farmers; they welcomed also the large farmers. In some farming districts they had established co-operative societies. Small holdings could not make great progress without the help of these societies. They wanted to buy seeds through co-operative societies. It was in the purchase of seeds, &c., that the Wholesale Society could assist them. There was no limit to the possible spread of co-operation amongst farmers; already the societies had begun to federate in purchasing. He believed that it would be best for the Wholesale Societies to take this matter up, instead of allowing another organisation to grow up simply for this purpose. It was of the utmost importance that a close connection should be maintained between town and country co-operators. He hoped that the two sides of the movement might be knit together by some bond of practical utility and mutual advantage.

Mr. R. GARNETT (City of Bradford) assured the Congress of the support

of the Bradford Society in the direction of the resolution, the effect of which would be to enable the strong societies to help the weak ones.

The resolution was adopted unanimously.

AGRICULTURAL SMALL HOLDINGS.

(See Report 7, page 83.)

Mr. J. JOHNSTON (Manchester and Salford Society) moved the following resolution :—

That this Congress endorses the resolutions passed by previous Congresses in regard to "Small Holdings," and hereby authorises the United Board to prepare and submit to the societies a scheme for the establishment of a Co-operative Landowning Society, with the object of buying land for the purpose of being rented in suitable plots to agricultural workers for cultivation by them and their families. Further, that the societies which already possess land suitable for cultivation be also urged to try the experiment of letting the same to "small holders" at fair and reasonable rents. In either case the allotted acreage to be sufficient to enable the worker to live by the result of his labour on the land, and not to use it as supplementary to other employment.

Mr. Johnston said he specially agreed with that part of the resolution which proposed that the land should be let in suitable plots to agricultural workers for cultivation by them and their families. He believed spade labour gave the best results. They had excellent examples in Denmark and Switzerland of the desirability and usefulness of breaking the land up into small areas because of the results obtained. He ventured to say that the prosperity of Switzerland was largely due to the fact that the land was not held in large quantities by a comparatively small number of people, but that it was divided up and held by the people and those who were the cultivators of it. He took the resolution to mean that co-operators should adopt a plan of that kind. This land should not become the property of individuals. If they created a large number of small landowners and small capitalists, they would simply be following the prevailing system. The land should be owned by co-operators, and used by the members of societies. He had pleasure in proposing the resolution.

Mr. T. ANDERSON (York) was glad to see that the co-operative movement was at last making a beginning with the settlement of the land question and overcrowding. He thought they ought to do it; it was their duty. For that reason he heartily seconded the resolution.

The Rev. P. S. G. PROPERT (West London) submitted an amendment to delete all words after "Congress," on the first line of the resolution, and add, "believes that the time has arrived for entering upon the work of co-operative farming; therefore authorises the United Board to prepare a scheme and submit the same to all the societies on the following lines :—'That the land shall be owned and cultivated under the control and management of the

co-operative movement, and by the direct employment of all workers. Further, we declare that only under such a scheme shall we be carrying out our true co-operative principle and ideals.’”

He said that agriculture, as at present carried on, was not a success. It was only a few years ago that this industry of agriculture was one of the great industries of the country; it absorbed a very large proportion of their population in the work. The industry was now decayed, with the result that those who were engaged in the healthy occupation of farming were drifting into the cities, with consequences which they all deplored. It was their duty, as co-operators, to do what they could to arrest that decay of agriculture, because they knew it was bad for the nation. They might ask the reason for the decay. He did not think the farmers were less skilful than formerly, nor less industrious, and the reason why farming did not pay was an economic reason. Into that point he would not enter, but they would know that, so far as small individual farms were concerned, the cost of distribution, added to the cost of rent, was too great a burden for the land to bear. Speaking of the advantages of the amendment, he said that by it they would get large tracts of land under central control. In that way they would secure a general policy with regard to the land, and thus they would have a uniform system of management. That was the advantage to the land. The advantages to the individual would be (1) that those who lived by agriculture would share in the general profits; (2) they would be free from the financial strain and responsibility which they often saw that the individual farmer had to bear; and (3) it would lead to an improvement in the conditions of land tenure.

Mr. J. LEAKEY (Penge) seconded the amendment, and referred to an association of seven societies in the South of London, which was hoping to cultivate a piece of land, finding an outlet for the produce through the distributive stores.

Mr. H. R. ALDRIDGE (Guildford), as one who had been watching for many years for some practical outcome of the land agitation in the co-operative movement, gladly supported the resolution and opposed the amendment. The amendment suggested that they should obtain land, and then work it only on the principle of directly employing labour, and running it as a co-operative farm. The adoption of that amendment would annul the previous resolution as to the appointment of a committee of experts. The resolution was that they should form a co-operative organisation, and buy land and let it in small holdings to agricultural labourers, saying to them, “Go ahead and transform yourselves from wage-earners to co-operative cultivators.” Co-operators had tackled distribution; they were tackling production, and now ought to go forward with the work that Robert Owen tried to do, and apply co-operation to the land. Though agriculture was declining, there were three-quarters-of-a-million agricultural labourers and their wives and families. To them let them send a message of hope. Towns were horribly great and unwieldy.

The question was not to get the people back to the land, but rather to keep those already there from going into the great cities.

Mr. W. T. CHARTER (Cambridge District Association) was sorry to see the restriction in the resolution that the land was not to be let to small holders to cultivate in the hours culled from other occupations. In other respects he agreed with the resolution.

Mr. J. BLACKWELL (Gloucester) thought the amendment would be a retrograde step. His society had a branch in an agricultural district, and there the members utilised spare evenings in cultivating small plots. What would have become of the co-operative movement if the rules of the societies had prevented men sitting on boards of management if they did it beyond the hours of ordinary employment?

Mr. J. R. DAWE (York) said he had passed all his life upon the land and got his living by it. There was not much difference between the resolution and the amendment, it was simply a difference of method. The time had come when co-operators must take up the great land question. One of the best speeches in favour of the amendment was made by the seconder of the resolution. A fundamental principle of co-operation was to bring the producer and consumer close together. One part of the resolution was opposed to that principle, and would set up a spirit of competition, making the distributive societies middlemen between the consumer and this association. There had been more than enough of that kind of thing in co-operation. Denmark and Switzerland set us a good example, but the produce of our land would be consumed in England. If we were exporters, this would be an admirable machinery, but as long as we are to be consumers the amendment would further our object better than the resolution.

Mr. C. DUNCAN (Willesden and District) said there was a danger of indulging in mere sentiment. He regarded the resolution as arising out of Mr. R. Winfrey's paper, which had been read at many conferences. He felt that this was the work of the county councils. In urging co-operative societies to invest their spare capital in this direction, they would probably be met with the suggestion to mind their own business. The work done by county councils was good work. If they wanted to help the men on the land to help themselves, they should try and secure representative men of their own stamp on the county councils. They might take a leaf out of the co-operators' book at Woolwich.

Mr. F. MADDISON (Blackpool Printers), as one who lived in a big town, loved it, and did not want to get back to the land, had pleasure in supporting the resolution. It was based upon experience, not sentiment, and was an attempt to turn on the great force of the co-operative movement in the direction of agriculture. It was said that the labourers could help themselves, by getting on the county councils. But all councils did not centre at Woolwich, and there were too many difficulties at present in the way of labourers attending meetings of county councils. Mr. Propert had moved the amendment in the sacred name of centralisation. What did it mean? The movement

was to organise some vast farming scheme. But why? The C.W.S. was always alive to that sort of thing. The resolution was definite, and did not ask a single man to stop his work in other directions. It sought to bring within the range of the agricultural labourer a hope of securing some profit for himself and put more variety and pleasure into his life, instead of its present dead, dull uniformity.

The CHAIRMAN explained that the latter part of the resolution meant that the land allotted should be sufficient for a man to make it his living; it did not mean that he should not be allowed to have a garden.

It was decided to close the discussion.

The resolution was carried by a large majority.

SMALL SAVINGS.

(See Report 8, page 84.)

Mrs. M. J. BURY (Darwen) proposed—

That this Congress expresses its appreciation of the fact that 587 societies are shown in the report as having "penny banks," and that deposits to the amount of £995,818 are now invested in them. Realising the importance of giving the utmost facilities to the children of members to invest their small savings, the Congress urges upon all societies which have not yet established a "Penny Bank" department the desirability of doing so at the earliest opportunity.

Mrs. Bury said it had been thought desirable that a woman should move this resolution, because women had charge of the "bairnies," and knew how desirable it was that children should be taught to take care of their pennies and learn habits of thrift. Something like one-third of our societies had established penny banks. They had heard in the inaugural address that a good many warriors and workers in the co-operative ranks were passing away, and as the ranks thinned, those interested in the movement should see that youths were trained to take their places. Let them train the children to be thrifty, and then the co-operative movement would benefit by their adherence when they grew older. They could then be transferred from the bank to the society. At the same time, there should be no age limit in the deposit banks, for they could be of immense service to the poorer members of the societies, who could only save in small sums. It was a distinct advantage to many women, who had a great deal to do out of a very little, to deposit in this way. But two-thirds of the societies had no such facilities. Some were afraid of capital. She commended penny banks as likely to be of real strength to the societies. The pioneers started to raise capital for certain purposes, but it was too often seen that there was now more capital in the country than brains to use it. As co-operators, they should put their heads together, and devise means whereby they should be sufficiently educated to develop all their resources, and not allow their own capital to be used against them.

Mr. G. F. HARRISON (Cambridge) seconded the resolution, and mentioned that they had 3,000 members of the penny bank and a capital of £3,600. It was a grand thing for little children to pay their pennies into the bank.

Several delegates rose to speak amidst cries of "Vote!"

The resolution was adopted without a dissentient.

GREETING FROM GASWORKERS' UNION.

The CHAIRMAN announced the receipt of a telegram from the Gasworkers' Union, who sent their fraternal greetings and best wishes.

It was decided to acknowledge receipt of the telegram and reciprocate the good wishes contained therein.

CO-OPERATIVE INSURANCE.

(See Report 9, page 85.)

Mr. W. BARNETT (Macclesfield) chairman of the Co-operative Insurance Society, moved the following resolution:—

That this Congress commends to the notice of societies the new scheme for collective insurance which has recently been established by the Co-operative Insurance Society.

He said that, twenty-one years ago, when the Insurance Society started in the section of ordinary life business, they advocated and urged that it would be safer and more economical for co-operators, instead of paying weekly, to save their money and pay it annually, and get 75 per cent of insurance instead of only 57 per cent, as under the industrial insurance system. Ultimately, they realised that working men's requirements were of such a character that they could not save £2 or £3 to pay their insurance at the end of the year, and preferred to pay the small sums weekly. Hence the great success of the industrial insurance companies. Later, the Insurance Society felt that there was nothing for it, if co-operators were to have an insurance society of their own worthy of the movement, but that they should adopt a weekly collecting scheme themselves. They adopted it two or three years ago, and, as far as they were concerned, they found it would be an expensive thing to develop. It was very little they had done compared with what they ought to do. They had thirty or forty agents, and if they had the means, they could spend £100,000 in that direction, but they would be simply adopting a system where 42 per cent was spent in expenses. Having regard to that, they had brought out a scheme which was the essence of economy. That was, to insure the whole of the members of a society as one body, by a scheme of collective insurance, under which a society would contribute 1d. for each £1 of members' purchases, and the Co-operative Insurance Society would assure 4s. at death within the term of policy so effected. The Macclesfield Society, which had 4,340 members, had adopted it, and already claims had been paid. The system was a single contract to pay 1d. for every £1 of purchases. All the societies would have to do was to remit a cheque and send the balance sheet of the society, and the Insurance Society could see

what they had to pay. It had been said that the scheme was not quite equitable to the old people. They answered that each insurance was for a single year, so that if anyone died, on the whole of their purchases they would have 4s. in the £. It was taken on the average of three years' purchase. An average purchase of £10 per annum would secure at death £2; £40 would secure £8; £100 would secure £20, and so on. They had acquired the opinion of an eminent actuary that they would be able to pay at least 4s. for every £1. The whole scheme could be worked at a cost of 5 per cent. The board would be delighted to give any information or wait upon any society, and they were satisfied it would be a new link in binding the members more closely to their societies, and have a beneficial effect on the progress of the movement.

Mr. D. POGSON (Droylsden) seconded the resolution.

Mr. J. W. WOOD (Mashro') said he was not prepared to support the resolution. The scheme required very careful consideration—in his opinion, the whole scheme required reconstruction. It did not go far enough. Any society adopting this scheme would have a drop in the dividend.

The CHAIRMAN put the resolution to the vote, and as the delegates appeared equally divided, he said the votes would have to be counted by tellers.

Mr. J. WARWICK (Northern Section) suggested, as a way out of the difficulty, that the question stand adjourned for twelve months.

The CHAIRMAN said they had had a consultation with Mr. Barnett, and that gentleman had decided to withdraw his resolution for the present, and introduce the proposal another time, when they had mastered its intricate details.

CO-OPERATIVE PERIODICALS.

(See Report 10, page 87.)

Mr. J. T. BROWNLIE (Woolwich) said it was with considerable satisfaction that they noticed the increase in the number of co-operative periodicals and also in the weekly circulation of the *News*. But he thought it was desirable that an organ of a more solid character than the *News* should be issued to the societies. He had in mind articles published in the Wholesale Societies' Annual, and while he admitted that articles of equal value appeared in the *News*, they were sometimes apt to be overlooked on account of the detailed accounts of societies' work and progress published in that paper. He regarded this as an important matter, and he hoped the board of the Newspaper Society would carefully consider his suggestion.

CO-OPERATIVE CREDIT.

(See Report 13*b*, page 89.)

Mr. W. H. WATKINS (Plymouth Printers) said the movers and seconders of previous resolutions had referred to the pleasure they had in discharging the duty. But none could move the resolution which he was about to propose with feelings of pleasure; it was rather one for a feeling of penance. They were charged by the Central Board—and, he thought, rightly

charged—with a flagrant departure from the first principles of the co-operative movement in regard to the question of credit. From the report, they would see that England and Wales, Ireland, and Scotland were almost equally concerned in the matter. Had the movement no past, they might think that this system of credit was a forward movement, inasmuch as only forty-nine of the societies in Scotland did not give credit. But the movement had a past, and the first principles of the Rochdale Pioneers was to accumulate capital—not by getting into debt, but by saving. The question for them to consider was whether they were going to dissipate the capital which had accumulated since 1844 in getting in debt in the way they appeared to be doing. His opinion was that this accumulation of debt was a menace to the stability of their societies. It was possible for a society to conduct its business without giving credit. He was connected with a large society (Plymouth) and it had conducted its huge business since its establishment without ever having allowed a single penny in credit. He then read the resolution, which was as follows:—

That this Congress desires once again to place on record its emphatic condemnation of the system of credit trading, which appears to be growing in the movement, and calls upon all societies to use their utmost efforts to abolish the credit system and to substitute cash payments for all goods sold in their shops.

Mr. R. ELLIOTT (Gateshead) said no one could second the resolution, which he did, without feelings of pain. He had been connected with the co-operative movement for forty years, and he remembered that the main object they had in view when they started their society was to free the working men of the district from the hateful system of credit trading. Many societies were wrecked, or almost wrecked, by starting and continuing this credit system. It was like a cancer, and unless it was killed at the start it would kill the society. There was not a more important question before the delegates than the one they were now discussing. Ready money was one of the principles of the Rochdale pioneers, and co-operators of to-day wanted to go back to first principles. He was of opinion that a society could carry on its business without giving credit. Ready money was a fundamental principle of co-operation. He was a member of a society with a membership 13,000 strong, and they conducted their business without allowing credit.

Mr. C. COOPER (Co-operative Permanent Building Society) said a previous speaker had described the question as a practical one. He doubted whether it was. They had tried for a number of years to put down the system, and what progress had they made? If they had made any at all, it was what an Irishman would term progress backwards. It could not be that co-operators were unable to pay for their goods, and he would suggest prepayment as a remedy for credit. This would prevent bad debts, and put co-operators on a better footing one with another and with their societies. He was of opinion that the only solution of the question lay in the direction he had indicated.

Mr. W. J. VERNON (Plymouth) said it was undoubtedly possible to

work societies on cash terms. The longer the credit business was tolerated the slower would be the progress of the movement. There were a large number of delegates representing societies that gave credit, and yet there would be a unanimous vote on the question.

Mr. D. H. GERRARD (St. George, Glasgow) said the question of credit was introduced a good many years ago, and it made such a revelation that it was dropped like a hot iron. He joined the movement because he believed in cash payments, but he could not vote to pledge himself to abolish credit, but rather to regulate it. He never had a penny of credit as a co-operator. Where there was debt there was danger. (Cries of "Vote!")

The CHAIRMAN put the resolution, and said to the two delegates who voted against it, "You are in a minority."

THE COMMITTEE ON EDUCATION.

(See Report 18, page 92.)

Mr. J. T. BROWNLIE (Woolwich) asked why certificates had not been granted for studies in economics.

Mr. W. R. RAE (chairman of the committee) said he was not aware that any student had earned a certificate, but he would inquire and report.

Mr. BROWNLIE said he did not wonder there were so few students. In the ordinary text books they found economics treated from the wrong point of view. He suggested that co-operators should get someone to write a book on the principles of economics in simple language from the workman's point of view. John Stuart Mill, Professor Cairns, and others did not give the workman's view.

Mr. T. ANDERSON (York) remarked that when they took the A B C text-book of economics, they found it full of algebraic formulæ and other matters which the average workman could not understand or define. He hoped the ideas of Mr. Brownlie would be carried out, and that the Central Board would make an effort to explain to the man in the street the real principles on which economics rested.

Mr. RAE, in reply, said the connection of the education committee of the Union with economics had been confined to a second-hand connection through the University. They had had some students through the University Delegacy scheme, and now that they had their co-operative classes in order they proposed to issue their own syllabus, which, it was hoped, would be satisfactory.

INTERNATIONAL CO-OPERATION.

(See Report 20, page 105.)

Mr. E. BOOTH (North-Western Section) moved—

That the attention of all societies members of the Co-operative Union be called to the forthcoming Congress of the International Co-operative Alliance, which will be held at Budapest in September next, and that they be urged, wherever possible,

to encourage the growth of international co-operation by sending delegates to that Congress, either singly or by the grouping together of several societies.

One of the most interesting features of the Congress had been the presence of their friends from the Continent. They represented men of the same aspirations and the same purposes, who were solving the same difficulties and bearing the same burdens as the English co-operators. The resolution asked that the societies in England should consider the propriety of appointing delegates, wherever possible, to attend the Congress on the Continent in September next. There was no doubt whatever that there was great importance attaching to the development of international co-operation. They should give the co-operators of other countries an opportunity of learning from their experience. The large British societies ought certainly to send delegates to Budapest. They could there tell their continental brethren the development of distributive co-operation which Great Britain had peculiarly made its own. Let them join hands in a fraternal spirit, and make the co-operative movement a world-wide one, forming one great organisation for the benefit of humanity.

After the General Secretary had made some announcements, the Congress adjourned until the following day.





SECOND DAY OF CONGRESS.

Tuesday, May 24th, 1904.

MORNING SITTING.

Congress re-assembled in the Conference Hall at 10 o'clock on the Tuesday morning. Mr. Councillor Golightly again occupied the chair.

DISCUSSION ON THE REPORT continued.

INTERNATIONAL CO-OPERATION.

(See Report 20, page 1(5).)

The discussion on the report of the International and Foreign Inquiry Committee, adjourned from the previous afternoon's sitting, was resumed.

Mr. H. J. MAY (Southern Sectional Board) seconded the resolution with regard to the forthcoming International Congress at Budapest. He took it that the discussion upon this resolution would also include the discussion upon the report. He would therefore refer briefly to one or two matters contained in the report, particularly to the work carried on by the Alliance. They would find in the report that last year 230 British co-operative societies contributed £192 to the funds of the Alliance, which had also received greatly increased support from the co-operative societies of other countries. He wanted to draw the attention of the delegates particularly to the need for such an organisation as the International Co-operative Alliance, and to the necessity for increased support. Ever since the Manchester Congress of the Alliance, when the ideas and desires of the majority of the British delegates were carried out, and the rules of the Alliance were altered, making every member of the Alliance a representative

one, except in a few special instances, the funds of the Alliance had, by that alteration of rules, been somewhat reduced. There was therefore greater responsibility laid upon British co-operative societies to increase their subscriptions and supply the sinews of war to enable it to carry on the work on the lines laid down at the Manchester Congress. He then referred to a statement made in the Congress guide-book, with regard to the financial position of the Alliance. It was stated that the expenses of the Alliance amounted to no less than £1,000 a year. Nearly all the officials of the Alliance had seen him on the matter, and, as the balance sheet of the Alliance showed an expenditure of only £600, asked how the balance of £400 between the £1,000 and the actual expenditure of £600 was made up. The facts of the matter were that the average expense of the Alliance, despite its enormous and many-sided work, was not more than £400 a year. The expenditure last year also included a large proportion of the expenses of the Manchester Congress. It had also been pointed out to him that no fares or fees were drawn by any of the officials of the Alliance, and that the expenditure shown in the balance sheet was entirely for office and other necessary expenses. He heartily recommended the resolution to them, and again asked for increased support to the Alliance, not only for the work it was at present doing, but for the important aspects of its work as yet untouched for want of funds.

The resolution was then put and carried unanimously.

JOINT COMMITTEE OF TRADE UNIONISTS AND CO-OPERATORS.

(See Report 22, page 110.)

Mr. A. MITCHELL (Stockton) asked as to the position of the movement with regard to the Ferndale dispute. It had created a bad impression among trade-unionists.

Mr. S. FAIRBROTHER (North-Western Section), a member of the Joint Committee, said the committee had not had the matter officially before them.

Mr. J. C. GRAY (General Secretary) thought it would not be wise to go into the matter, seeing the Congress had no control over this society or its employés. A great deal could be said on both sides of the question. There was an understanding that matters in dispute between co-operative societies and trade unions should be first discussed by the Joint Committee. If the disputants were not willing to submit matters to the Committee for consideration they were powerless. Then, too, the Ferndale Society was not a member of the Co-operative Union. Were it a member, they could bring the matter before Congress, and, if circumstances rendered it necessary, expel it from membership.

Mr. F. H. BRUFF (Birmingham Printers) hoped that the trade unions would supply more particulars with regard to fair houses to co-operative committees. At present, the onus of obtaining information was put upon the societies. That should not be the case.

REPORT OF THE JOINT PARLIAMENTARY COMMITTEE.

(See Report 23, page 111.)

FREE TRADE.

Mr. H. VIVIAN (Southern Section) moved the following resolution:—

That this Congress emphatically re-affirms the decision of the Doncaster Congress to resist any interference with the Free Trade policy of this country, and hereby authorises the Parliamentary Committee to take such steps as may be rendered necessary to oppose any efforts which may be made, either in or out of Parliament, towards the retrograde policy of Protection or Preference.

He said it was just twelve months ago since that Congress pronounced its opinion with regard to Mr. Chamberlain's proposals. Congress had not the whole programme before them then, but only a mere outline. They would agree, however, that the more the policy was unfolded, the more objectionable did it become. There had been twelve months of a raging tearing propaganda, and, step by step, they saw it developing into, not a patriotic endeavour to unite the empire, as some poor simple souls thought it was, but a real organised effort on the part of vested interests to bolster up their monopolies and profits at the expense of the masses of the people. They had seen paper after paper which, before the oracle spoke, declared against any taxation of the food of the people, for some reason or other, in a night altering their opinions and supporting the plan of campaign of the Don Quixote of modern political economy. Regiments of tariff reformers had been turned loose on unsuspecting constituencies that did not deserve such a fate. In the first campaign, the patriots had not had it all their own way, and the resolution he had to propose was an instruction to the Co-operative Parliamentary Committee that they were to go forward in this matter. Congress stood for the untaxed food of the democracy. He was not in favour of bringing politics into the co-operative movement; he was absolutely against it, but when an attempt was made by any Government to tax the raw material which found its way into the homes of two million workers, it was the duty of the co-operative movement to withstand that attack. The fight was not between Free Trade and Protection; "Protection" was too good a name; the fight was between free trade and taxed trade. Did they "protect" a woman when they put a halfpenny a pound on her sugar? or "protect" the boot and shoe industry when they taxed leather? To call this "protection" was using too mild a term; it was an effort at legalised robbery. He would not go into the details of the programme placed before the country by Mr. Chamberlain. They did not want an array of figures. One or two simple matters of principle were at the root of this question, and to throw millions and millions of figures before the people was to mislead them. Mr. Chamberlain had harnessed to this chariot of his the well-known anti-foreign instinct which lay dormant in the most ignorant of our

population. In the name of co-operation, delegates were bound to protest, as he did, against this anti-foreign policy. The whole thing was inconsistent. Mr. Chamberlain proposed to make the foreigner contribute as far as possible to our national revenue. Mr. Chamberlain said, "I think it is clear that the imports which are levied by foreigners are largely paid by ourselves." In Mr. Chamberlain's first oration at Glasgow on this subject, he said, "America is the strictest of protective nations; it has a tariff, which to me is an abomination. It is so immoderate, so unnecessary, that although America has profited by it I believe that a great number of intelligent Americans would gladly negotiate for its reduction." What was the meaning of this? Did Mr. Chamberlain believe that the foreigner paid? No; that was intended to catch the ignorant and unwary. This jugglery with argument was unworthy of a great statesman; either the foreigner did pay or he did not pay. If the foreigner did pay, Mr. Chamberlain himself would be the first not to argue against taxing raw material, or to propose to relieve maize and bacon; but if the foreigner paid, what did it matter? Why not clap it on thick? He protested against this method of playing with the British public. With regard to this principle of taxing the foreigner, Mr. Chamberlain said it was a low tax the foreigner would pay, but a high tax we should pay. That was playing with the argument. The tendency of all taxes on imports was to fall upon the consumer, the person who required the article. As to the moral aspect of the question, he hoped that co-operation would not merely stand for untaxed food and untaxed materials for our great industries, but also stand for a pure and uncorrupt political life for this nation. Delegates could vote for this resolution without abating a jot of enthusiasm for their particular "ism," the resolution was merely an appeal for a clear field for all the great ideals for which we had been labouring.

Mr. J. T. BROWNIE (Woolwich), in seconding, said he stood for a purer political atmosphere and untaxed food. If they were going to fight Mr. Chamberlain, they would have to put a positive programme before the country. There were numbers of the working classes who did not know the condition of the people in the early forties. Mr. Chamberlain had considerable data for the statement he made that, notwithstanding the protestations of working-class leaders, the working classes were with him. He (Mr. Brownie) had interrogated many hundreds of working men, and they were inclined to believe that "dumping" would cease, and that many out of employment would have work. What was the position of the workers today? There were over one million of workers unemployed. There was an army of paupers that would form a demonstration four abreast a hundred miles long. (A Voice: "That is not the fault of Free Trade.") They had over three million people in overcrowded dwellings. Three out of every seven people over sixty-five years of age died as paupers. The average wages of the workers were 15s. per week, and yet, last year, twenty wills were proved to the amount of fifty millions. The Cobden Club stood for vested interests as well as Mr. Chamberlain. In John Morley's "Life of Gladstone"

it was stated that, after hearing Mr. Villiers speak on Free Trade, Mr. Gladstone said, "These gentlemen want free trade so that they can pay low wages to their workers."

Mr. R. GARNETT (City of Bradford) remembered the Parliamentary elections in the old days of Protection. He was against any Government that sought to tax the food of the people.

Mr. J. T. HARRIS (North Metropolitan District Committee) explained the fate of an amendment sent in by the Brotherhood Trust, and rejected by the Standing Orders Committee. They said it introduced the subject of capitalistic system of competition and production. He regretted that the question of party politics was creeping into the movement. The conduct of the discussion throughout the year had been a wrong step. He appealed to Congress to maintain its honour, and not be captured by a political party. The Standing Orders Committee said there were only two alternatives—Free Trade or Protection. As co-operators, they had another alternative. The Bishop of Stepney had asked them not to lower their ideals, and the amendment he suggested only wanted to develop the ideas of Robert Owen, which were to eliminate profit. He called upon delegates who would have supported the amendment to vote against the resolution. Mr. Vivian had described Protection as going back to legalised robbery. But we were living at the present time under a system of legalised robbery. It was not therefore a question of going back to legalised robbery. As individuals, co-operators could take their own action, but collectively, he was for letting these things alone. Co-operators should go straightforward for the co-operative commonwealth and leave the capitalists to fight amongst themselves.

Mr. T. REDFEARN (North-Western Section) was surprised at the attitude of the last speaker, when he asked them to leave it to others to fight it out. Co-operators were the people who would have to fight the matter. They were asked to be taxed for a war that had cost 250 millions of pounds. In return, they were offered nine farthings per family per week. People were spending an equivalent of forty pints of liquor per week per family; if they lessened that by one pint, it would secure the whole extent of the advantage given by Mr. Chamberlain. They were promised constant employment. Did they want it? He did not. Working men should have nothing to do with the appeal of Mr. Chamberlain, which was really an attempt to tax the raw material of the people. We must have cheap food, and then the people would be well able to take care of themselves. If there was anything in this question that appealed to working people, in any shape or form, he had never seen it yet. He had an "open mind," like Mr. Balfour, but he was not sitting on a fence, uncertain on which side to come down. He had come down, and his mind was settled that whatever taxes were imposed we must not have our food and raw material taxed. When people told him what good these proposals would do, he replied that he was satisfied with the good we had got already, and that would far outweigh any good from taxing food. It was said that the stamina of the people was declining, but the stamina

would not be improved by preventing people getting as much food as they wanted. If we raised the stamina of the people by giving them cheap food, they would be able to take care of themselves without the assistance of Chamberlain and Co.

Mr. W. MILLERCHIP (Midland Sectional Board) said, while he agreed with Mr. Brownlie that something more than Free Trade was necessary to remove the evils from which they were suffering at the present time, he recognised that they had this question before them, and that it must be settled previous to them attempting to deal with other great problems, important as they were. While they were not satisfied with a purely negative policy, yet if they were going to stand idly by and let others fight the question out, they would suffer in the end. He knew from experience the condition of the workers in those countries where Protection existed. He had travelled across to the Continent for the purpose of ascertaining the conditions under which the men and women in his own industry were living and working. He found that the conditions under which the people lived and worked in the countries where Protection existed for a number of years was nothing in comparison with the conditions of the British worker. Protection was nothing new; it had been tried in this country and found wanting. It brought poverty and destitution, and disturbed the great mass of the people, and that was what was going on in the countries where Protection was now being tried. They would remember that Mr. Chamberlain, in his Glasgow speech, stated something which was grossly inconsistent. He stated, in one portion of his speech, that the position of the workers of this country was unique, on account of the progress they had made, and, in another part, that if that position was to be maintained in the future, they must alter the policy of the country, because their industries were being ruined. But he asserted that the percentage of the unemployed in this country was very much less than in any other of the civilised countries of the world. He believed, in France, Germany, and Belgium, the percentage of the unemployed was 11 per cent, but in this country, as was stated by a previous speaker, it was 5 per cent. Were they to adopt the proposed change of fiscal policy, he was certain that their position as workers would be made much worse than it was at present. Therefore, let them remove out of the way any possible chance of a change. They must not imagine that Mr. Chamberlain, now that he had been defeated in the first round, would give up the matter in despair. He was satisfied that if Mr. Chamberlain never made another speech on the question, there was not another man who would. He was not a man to turn coward, and would fight to the end. Co-operators should take their stand on the side of freedom, purity in life, and justice and equity to the great mass of the people.

The Rev. P. S. G. PROPERT (West London) asked why there need be any excitement immediately Free Trade was mentioned. He could not understand it. It was an economic problem, and he pleaded for a calm deliberation of it. He wanted to bring home to them one idea, and it was this: Were

co-operators consistent or not in taking up the attitude they had done? He was going to vote in favour of the resolution, but it was because he was instructed by his society to do so. It was an act of obedience; he could not honestly say that his heart and mind were in the resolution. What was the platform upon which they, as co-operators, stood? Was it to produce for themselves, and avoid the outside trader? Was not that in principle Protection? In principle it was, but not in politics. He presumed that the majority of the delegates present were trade-unionists, and that they supported combination of workmen. For what? Protection? If in principle trade-unionism was not Protection, he would like to know what it was. They combined for the purpose of protecting their own labour, and avoiding free labour. He believed in experiment. No great invention, no great act of progress, had been brought about without experiment. Our attitude, as co-operators, should be one of non-committal. If they said they did not want inquiry upon the subject, they were crystalising themselves, and would prevent, to a certain extent, progress. The co-operative ideal was to produce for ourselves and do our own distribution. Mr. Vivian was a co-partner. If these things were good for the co-operative movement they were good for a nation and for the empire.

Mr. W. JUBB (Stratford) said he was not going to introduce any statement which would aggravate the feeling on the question, either one side or the other. It was the duty of a great assembly like that to look at the question as calmly and as considerately as they could. He did not believe in bringing down abuse on the head of any gentleman who was endeavouring to change, upset, or alter their fiscal policy, whether that change be for better or worse. Such a course of proceeding would not in any way advance the cause of those who did not wish for a change. It had been said that co-operators should not bring forward politics into their Congress. But he would remind them that they, as co-operators, either as individuals or as a collective body, did not force this controversy upon themselves. It had been forced upon them by politicians outside the movement, and it was their duty to stem the tide, which, as Mr. Chamberlain knew, would be, if not stopped, to the injury of the great mass of co-operators. A previous speaker had suggested that co-operators might bring forward an alternative policy. What was that policy? It was that co-operators believed in the taxation of land values, and in doing away with mining royalties. God did not intend that a few individuals should usurp all the benefit of the minerals under the surface of the earth; they were God's gifts to the whole of the community, and especially the poor.

The CHAIRMAN said it would be necessary to take the opinion of the delegates about either closing the discussion or limiting the time of speakers. After taking a vote by "Aye" and "No," the Chairman observed: Now we will take a show of hands. The responses seem about equal, but some delegates have louder lungs than others. Show your cards.

It was decided to close the discussion.

Mr. VIVIAN, replying to the debate, said Mr. Proport had endeavoured to present an attitude of this question which was very misleading. He had referred to the fact that the object of the co-operative movement was to keep, to a certain extent, trading within its own boundaries. He (the speaker) was against that, if it was carried to the extent of preventing the consumer being economically free to make the best use of the small wages which he received, and they were of opinion that the co-operative movement, as a rule, could serve him best. But, apart from that, he would ask that Congress and Mr. Proport to absolutely distinguish between a voluntary association of groups of men and women who, in order to realise an ideal, would make any sacrifice, and a law which was enforced by the aid of the policeman and the Custom House officials. He was astonished that Mr. Proport did not see the difference between these two ideas. He had been taunted with speaking in a passion. When he saw how Mr. Chamberlain approached this question, how he appealed to the lowest and most barbarous side of men's nature, he could not take it "lying down," but must hit back. The Sermon on the Mount contained nothing to justify Mr. Chamberlain's appeals to all that was low, barbarous, and degrading in the character of the people in order to induce them to carry out his ideas.

The CHAIRMAN: We will allow the excitement to die down and then vote.

The resolution was then put and carried with but nine dissentients.

IMPORTATION OF CANADIAN CATTLE.

(See Report 23, page 113.)

Mr. W. MAXWELL (Scottish Wholesale Society) moved the following resolution:—

That this Congress regrets that the Government have not seen their way to legislate for the removal of the restriction connected with the importation of live Canadian cattle into this country; and still further regrets the attitude taken up by the Board of Agriculture in its avowed intention to maintain the restriction, not on account of disease among cattle, but to protect the breeders of this country against foreign supplies, even at the expense of the consumer, who has to suffer in consequence.

In 1896, he said, the Government of that day, in a panic because of some animal disease, passed a Bill putting an embargo on Canadian cattle coming into this country alive. They had to be killed at the abattoirs after the statutory ten days. No Canadian cattle could travel through the country. Many of them had to be brought a thousand miles on the other side in an inconvenient and often cruel manner, with the result that they arrived in this country in a physical state quite unfit for human food. Co-operators felt this matter, because it limited their market considerably. The result of the restriction had been that those whose business it was to bring over

these cattle and place them on the fields, and then find a ready market for them, had lost their occupation. These different interests had put their heads together, and had come to the conclusion that the Act should be abolished, and that they should have free imports of all cattle from any part of the world, provided they were certified to be free from disease. Canadian authorities challenged the statement that there had been any disease in their herds. The late Mr. Hanbury certified that he had never known such a thing as disease in Canadian cattle. Lord Onslow had the hardihood, to say the least, to state that he had never heard of disease, but he was not going to allow this embargo to be taken off. Some of the interests represented by the deputation to Lord Onslow said the restriction was depleting the population of the rural districts, and Lord Onslow's answer was one of the silliest that could have come from a man in his position. He said: "Have fewer music halls in your towns, and the people will remain on their farms." An indignation meeting was held, and they formed an association, and they were determined to push this matter until the Act was repealed. He asked the delegates to help in this work. No one wanted diseased cattle to be brought into this country, but when the cattle were proved to be without disease, surely it was our right to have free importation. He hoped co-operators would use their votes and influence on behalf of this necessary fiscal reform. It was an iniquitous thing that the people should be debarred from obtaining good and cheap food.

Mr. J. SHILLITO (Deputy Chairman) seconded the resolution, and said the abolition of the Act would be a great boon to importers, breeders, and buyers of store cattle fed in this country. When the cattle were free from disease, the retention of the Act seemed nothing but stubbornness against one of our Colonies. Animals were affected by a sea voyage, as well as men and women, and the animals did not get due attention. He had seen horses and cattle brought from the Continent that had not tasted water or food in crossing the Channel; therefore when the voyage lasted eight or ten days, or even a month, cattle from Canada were not in a fit condition for slaughtering. The great point with the Canadians was to send their store cattle in the autumn. Thousands of these store cattle could be sent over to pasture on our grassy plains in the winter months, when the severity of the weather in Canada covered the ground with snow and the keen frost necessitated the cattle being shipped up. The repeal of this unnecessary and foolish restriction would be a great relief to all parties interested in rearing, importing, and marketing cattle. There was abundance of grass in Canada during the summer months, consequently the rearing of cattle in that country could be done with a minimum of cost, and if they could get relieved from this odious Act it would be a great relief to them and a boon to Britain.

Mr. E. S. YATES (Leicester), in supporting the resolution, said that having been across the "pond" he could confirm what had been stated by Mr. Shillito. He had worked on a farm in Canada where it was difficult to find

food for the cattle owing to the ground being covered with snow to the depth of four feet; but there was abundance of herbage in the summer months. The repeal of the Act would be a benefit to both nations.

The resolution was adopted unanimously.

A DELEGATE asked if a copy of the resolution would be sent to Lord Onslow.

The CHAIRMAN replied that this would be attended to.

BILLS IN PARLIAMENT.

(See Report 23, page 115.)

Mr. G. HAYHURST (North-Western Section) proposed :—

That this Congress recommends the undermentioned Bills, now in Parliament, to the notice of all societies, and to the members of such societies, in their capacity of individual voters, and urges them to take such action as lies within their power to induce their respective members of Parliament to vote in their favour, seeing that the whole of the bills mentioned would, if carried, be greatly to the advantage of the people, viz :—

- (a) Land Taxation and Purchase Bill, Mr. J. W. Logan.
- (b) Land Values Taxation (Scotland). Mr. G. M'Crae.
- (c) Sale of Butter Bill, Hon. Alwyn E. Fellowes.
- (d) False Statements Bill, the Attorney-General.
- (e) Workmen's Compensation Bill, Mr. R. Bell.
- (f) Trade Marks Bill, Mr. J. F. Moulton.
- (g) Canal Traffic Bill, Sir W. Holland.
- (h) Easement of Light, Mr. J. F. Moulton.

One of the most important works of the Co-operative Union was to watch the progress of bills in Parliament. They should particularly look after the land and the railways. Industries were being thwarted by the railway companies. Wherever an industry was created, and a siding was wanted, the railways, where there were no competing lines, tried to get all they could. Where lines competed, they were practically willing to allow sidings in return for the traffic. Delegates ought not to go to Congress with merely pious intentions; they should determine to use their influence at the ballot box.

Mr. W. J. DOUSE (Midland Section) seconded the resolution, and gave his hearty support to the bills mentioned. Speaking with reference to the Sale of Butter Bill, he said that no man or woman would deny that they could not always be sure of getting butter when they asked for it in the shops. There had been a case within the last few days, when a private trader was found to have supplied "butter" which contained 99 per cent of foreign fats. He appealed that the delegates should support the bills mentioned, or any other bills, no matter from what quarter they emanated, when they appealed to reason and judgment.

Mr. E. NELSON (Workington Industrial) urged the importance of the taxation of land values, and would have been pleased had the Congress been asked to condemn the Licensing Bill.

The CHAIRMAN asked that no matters not in the report should be introduced.

Mr. A. WILLIAMS (General Engineers, London) pointed out that if they merely taxed land values, they would put a great deal of land into the market. The result would be to create a large class opposed to any further measures of land reform, and to multiply the people having a small piece of land, which they would desire to use for their private profit, and not for the good of the community. Owners of land should be asked to state the price at which they would sell the land to the local authorities, so that it might become public property and be used for the general good. The Bill required owners of land to declare its fair value, and for their own sakes they would not assess it too high nor too low. The Bill protected the rights of all parties. Unemployed people had no right to be satisfied with the present condition of things. In another part of the report reference was made to carrying on the work of co-operation among the very poor. Let us try to remove the cause of the poverty, and deal with the shameful land system, that drove people from the country into the slums of the towns.

Mr. J. BUTCHER (Midland Section) deprecated the reference that had been made by a previous speaker to the railway companies. There was no justification for the attack on them. He spoke from forty years' experience with the premier railway in this country. He had always found railway directors ready to deal justly with deputations, and it was not right to stab them in the back at this Congress, which was met to do co-operative business.

Mr. J. T. BROWNLIE (Woolwich) suggested that the Trades Disputes Bill should be added to the list contained in the resolution. That Bill bore the name of Mr. Shackleton, and was one of the utmost importance.

Mr. J. WARWICK (Northern Section) called attention to a Bill of which no mention had been made, and which concerned co-operators as traders almost as much as any bill. He referred to the Bill which Mr. Moulton proposed to bring before Parliament with regard to easements in ancient lights. That question did not impress the man in the street like the land question and other matters mentioned in the resolution, but no bill was more pregnant with power to open out the possibilities of municipal life than one which would correct an ancient law which received a hundred and one interpretations. It would be difficult to estimate the amount of money paid to private exploiters, who were ever on the look out, when public improvements were going on, to pick up pieces of property of no value, having in view that at a future time some great building would overshadow it, and they would get ten times the value of the land for the loss of light. The House of Lords lately gave a sensible decision in a case of this kind, which entirely revolutionised the interpretation of this ancient law. What was needed now was that the law should receive reasonable definition, in order that the wheels of industry and free trade might have free operation.

A DELEGATE asked why the Compulsory Shop Hours Bill was not included in the list.

The CHAIRMAN replied that a note would be made of the question. He was glad that Mr. Warwick had called attention to this vexed question of ancient lights. He spoke on behalf of the Stratford Society. They knew what it meant to their cost. It was a scandal that industry should be taxed and crippled in this way. He hoped the delegates would not let the matter rest, for it was one of public importance. Every delegate ought to urge his fellow co-operators to rally to the support of the committee in dealing with this matter.

The resolution was adopted unanimously.

CO-OPERATIVE DEFENCE COMMITTEE.

(See Report 25, page 117.)

Mr. W. T. CHARTER (Cambridge) referred to the paragraph in the report dealing with the Cowes case, and asked if proper inquiry had first been made

Mr. J. C. GRAY (General Secretary) hoped the delegates would give the committee credit for making every inquiry that ought to have been made before the case was brought into court. Every possible inquiry was made. He deprecated discussion on the case, seeing that the proceedings of Congress were reported, and asked Congress to trust the committee, whom they had appointed for that purpose, to carry on their work in a proper manner.

Mr. G. ALCOCK (London Anchor) asked for information as to the pressure that had been put upon their employes by railway companies.

The GENERAL SECRETARY said it was perfectly true that such pressure had been used by a railway company in a certain town, through the influence of the traders, and one man, at any rate, had to give up his employment because he had been actively engaged in forming a co-operative society. Further than that, the employes generally of that company were told that they would have to disconnect themselves from the committees of their societies, or otherwise lose their employment. (Cries of "Shame.") He had occasion to see the general manager of that company, and argued our case out before him, telling him that the proper position of a railway company was to be entirely neutral between the two parties; that we did not desire the company to take our side, and we should strongly object to their taking the side of the traders; that we should fight it out with the railway company until they left their men perfectly free to do what they pleased in their spare time. His arguments were not quite successful at first, and the committee had to take other steps, which were eventually successful.

Mr. G. ALCOCK (London Anchor) congratulated the Congress on what had been done in the matter, but controverted the attitude taken by a previous speaker with regard to the railway companies. He deplored the fact that some refused permission to their employes to sit upon public bodies.

HONORARY MEMBERS.

(See Report 26, page 118.)

The CHAIRMAN moved the following resolution :—

That Messrs. Griffiths, Scotton, Smith, Bailey, Crooks, Rule, Beckett, Greenwood, Hardern, Watson, Wilberforce, Allan, Meldrum, Acland, Carter, Greening, Hines, Holyoake, Pumphrey, and Young be appointed as honorary members of the Central Board for the ensuing year.

Mr. J. C. GRAY (General Secretary) formally seconded the resolution.

The Rev. P. S. G. PROPERT (West London) asked whether the gentlemen mentioned in the resolution were elected hon. members of the Central Board on account of services rendered to the movement.

The CHAIRMAN : Yes, in every case.

Mr. J. C. GRAY (General Secretary) explained that any gentleman, to be eligible for election as hon. member of the Central Board, must have served for at least ten years on one of the sectional boards.

The resolution was carried unanimously.

DANGERS TO THE MOVEMENT—LOAN CAPITAL.

(See Report 35 a, page 126.)

Mr. T. BRODRICK (Eccles) moved the next resolution. It was as follows :—

That, it having come to the knowledge of the Congress that many societies have exceeded the powers contained in their rules in regard to obtaining money on loan, the attention of all societies is called to the absolute necessity for a strict observance of the rules on the part of the committees and officials in respect to this important matter, and that in no case should they accept money on loan in excess of the limit fixed in the rules and except on giving such legal security as is required.

Mr. Brodrick said that some delegates might think that this was a matter of detail, and perhaps not of sufficient importance to trouble a Congress like that with it. But he could assure them that the Central Board had had before them during the past year many instances of justification for bringing the resolution forward. It was not his object that afternoon to refer to the different sorts of capital, such as share capital and loan capital, except to say that he had never been able to understand why the Legislature imposed an embargo on the savings of co-operators, and prevent them from investing more than £200 in the store. Some day, in the near future, they might get that embargo removed, and then they would be able to simplify the matter of one sort of capital and another. There were two important parts of the resolution to which he would like to draw their attention. The first part was that societies were bound by law not to borrow beyond a certain amount fixed by the rules, and yet, in spite of the fact that this was embodied in their rules, committees went

on borrowing beyond the limit allowed. So long as the affairs of the society went on satisfactorily, that borrowing continued; but as soon as difficulties arose, and matters had to be dealt with in a legal way, it was frequently found that the money invested by the members was no longer available for them. The second important point of the resolution was in regard to money invested by members. In most rules it was stated that, as security and evidence of the loan, a bond should be given to the member investing the money, signed by the committee and secretary, but, notwithstanding that, in many cases the only evidence of the loan was an entry of the amount so lent in a book similar to their ordinary share capital book. Unfortunately, that evidence of the loan was not worth the paper on which it was written, and when the member submitted his book to the court, he was told that it was a bad investment, and he did not receive a single penny. Mr. Brodrick again emphasised the importance of the question, and hoped, when the delegates went home, they would see that this matter was entirely in order in their society.

Mr. R. W. ASHTON (Shrewsbury) seconded the resolution, and said there was perhaps no more important subject before Congress than the one here brought forward. He knew some societies which had large loan departments, and the only security the members had for their investments was the book in which the various amounts were entered. The Shrewsbury Society had recently increased its share capital limit from £50 to £100. They originally thought of opening a loan department, but, on looking into the legal aspect of the matter, they decided to take the course they had taken. He would, therefore, suggest that societies which had loan departments should close these departments, and increase their share capital limit to the £200 allowed by law.

The resolution was adopted unanimously.

(b) BALANCE SHEETS.

(See Report 35 b, page 126.)

Mr. J. POLLITT (Eccles) said the resolution which he had to propose came under the heading "dangers to the movement." Therefore, they would see that it bore upon an important matter. The resolution was as follows:—

That, in the opinion of this Congress, there should be perfect confidence between the committees and members of co-operative societies in all matters of accounts. The committee, being appointed by the members as trustees or managers to act on their behalf, should realise it as their bounden duty to submit clear and correct statements to the members in regard to the transactions and position of their society, whatever the results of their business may be, whether profitable or otherwise.

Mr. Pollitt said he had no doubt many of the delegates would be as much surprised as he was to learn that there were societies governed by committees so weak-kneed, so lacking in backbone, and so desirous of retaining seats

upon the board of management, that they were afraid to face the quarterly meeting with a drop in dividend: consequently, they inflated the stocks. Unfortunately, continued Mr. Pollitt, he could give the name of a society which was in that very predicament—a society with more than a thousand members. It seemed to him that all of them ought to consider two or three points whereby things of that sort could be prevented from creeping into the co-operative movement. Though he did not wish to say anything against amateur stocktakers, he thought it would be to the stability of a society if, in addition to such stocktakers, a professional valuer was called in, say, once in twelve months. Another point which would tend to minimise the dangers referred to in the report would be by the introduction of a model balance sheet. They already had a model set of rules, and, with certain additional rules, he was of opinion that they could be made applicable to almost every society. He therefore thought it would be a good thing if they could persuade their Office Committee to move in this direction. They did not want a scientific balance sheet, but one which would enable them to compare the working and the expenses of one society with another in a manner far different from what they were able to do to-day. Mr. Pollitt also spoke in favour of their societies pursuing a liberal educational policy.

Miss E. E. M. Allen (Reigate) seconded the resolution, and endorsed what was said by the last speaker, but her other remarks were not audible at the press table.

Mr. G. WHEELHOUSE (Barnsley), in supporting the resolution, corroborated what Mr. Pollitt had said regarding societies inflating their stocks in order to enhance the dividends. Those who had been in the movement for many years knew that societies had added to their stocks, thereby inflating the balance sheet at the end of the quarter, and declaring enhanced dividends.

The resolution was carried with one dissident.

(c) AUDITING OF SOCIETIES' ACCOUNTS.

(See Report 35 c, page 127.)

Mr. J. DEANS (New Cumnock) proposed the following resolution:—

That this Congress desires to impress upon societies the necessity for greater care to be exercised in the selection of auditors, and earnestly recommends that all societies should have their accounts audited (a) by persons who have obtained the "audit certificate" of the Co-operative Union, or (b) by public auditors appointed by the Treasury under the provisions of the Industrial and Provident Societies Act, or (c) in cases where such auditors are not available, by local auditors possessing the best qualifications for the position.

He said great care was necessary in the appointment of auditors, and the resolution dealt with one of the most vital and supreme questions that could engage the attention of co-operators, and one that affected the stability and development of the movement. There had been instances of late which

justified this warning. When they considered the large amount of capital that societies had invested in land, buildings, machinery, &c., and remembered that that capital exclusively belonged to the working classes, and in many cases represented the entire savings of their life, they would see the importance of the resolution. Too great care could not be exercised in the checking of the accounts of societies. The resolution also urged that societies should only appoint as auditors those holding the Co-operative Union certificate, public auditors under the Industrial and Provident Societies Act, or persons known to possess the capacity for carrying on the work. The qualifications necessary in an auditor were a knowledge and experience of bookkeeping, to keep a check upon even the most accomplished bookkeeper, undoubted integrity, and fearless courage, so that whenever he found anything that was tainted with danger he would have the boldness to condemn it.

Mr. J. M. JAMES (Kingston-upon-Hull) seconded the resolution, and advocated the adoption of the Wholesale Society's auditing arrangements as far as possible. He was sorry to say he knew a society whose funds would be wholly lost because of false balance sheets. It was deplorable that people should lose the savings of a lifetime through inefficient auditing. The only way to meet the evil was to engage efficient auditors.

Mr. J. C. GRAY (General Secretary) said he regretted that some names of "qualified auditors" had been omitted from the list contained in the report; but a correct list would be sent to societies, and would also appear in the official report of the Congress proceedings.

The CHAIRMAN: I am sure Congress has made up its mind upon this matter.

Mr. W. H. WATKINS (Plymouth Printers) said there were qualified auditors who had only second-class certificates. Seeing that the lists printed only contained sixty names altogether, there was no reason why second-class auditors should not be included. To have second-class qualification was better than no qualification at all.

The CHAIRMAN: Mr. Gray will make a note of that.

The resolution was adopted unanimously.

(d) SELECTION OF OFFICERS.

(See Report 35 d, page 127.)

Mr. J. C. GRAY (General Secretary) hoped the delegates would read very carefully the paragraph in the report on the selection of officers, and ponder on the morality or immorality of the action there set forth. The Union had dealt with some very serious cases during the past year. He hoped that those who had the appointment of officers and servants would consider this matter well, and then they might see cause to amend their ways.

A DELEGATE asked if it would not be well to let the co-operative world know who were these offending people.

The CHAIRMAN feared that this might entail certain legal consequences. Societies would have to deal with it themselves.

A DELEGATE suggested that the Union should recommend societies not to be satisfied with testimonials, but also require references.

(e) OVERLAPPING.

(See Report 35 e, page 128)

Mr. J. ALLAN (Scottish Section) moved the following resolution :—

That this Congress condemns the practice of "overlapping" by co-operative societies as being inconsistent with the principles of co-operation, and calls upon all societies in districts where rivalry and overlapping exists to submit their differences to their sectional boards for arbitration, with a view to amalgamation of interests where found practicable, or otherwise solving the difficulties by having fixed boundaries.

He regarded this resolution as absolutely necessary to the spread of the co-operative movement on intelligent and sound lines. Overlapping was against the principle of all intelligent combination. It was opposed to our highest ideals, and to the spirit of true brotherhood. It wasted time, temper, and influence. There was no wound so great as that received in the house of a friend. He hoped the delegates would recognise and avoid the evils complained of in the resolution. There were districts in Scotland and England where sad days had been experienced by societies through overlapping.

Mr. J. A. GLEN (United Baking Society, Glasgow) referred to overlapping which had gone on in Glasgow. That trouble, however, had been settled by arbitration, and he advised all societies that had difficulties in the way of overlapping to refer them to arbitration.

Mr. H. FAWCETT (Darlington) said they were troubled with the question in his district, and hoped due note would be taken of the resolution, which was then passed unanimously.

TRAINING CENTRES FOR MANAGERS.

(See Report 36, page 128.)

Mr. J. T. JACKSON (Gloucester) introduced the subject of training schools for managers, and suggested that such agencies should be formed in the Southern and Western Sections for the better training of managers, as had been done at Glasgow and Manchester. Tuition by correspondence was not satisfactory, and he would like to see actual personal teaching in all sections.

Mr. J. C. GRAY (General Secretary) said there had not yet been sufficient time for the scheme to be properly matured. The committee had been rather rushed last year, when they were not prepared with either teachers, text books, or curriculum as to what should be taught. With only a bare outline for consideration of what was wanted, they immediately started classes in Manchester and Glasgow, and, in his opinion, those classes had not been an unqualified success, because they were not prepared for them. But

it had now been decided by the Central Board to hand over the training centres for managers to the Education Committee of the United Board, believing that all educational matters ought to be under one control. They hoped by this arrangement to get a better system of working than during last session. It was the desire of the United Board to introduce these training classes into every section of the Union, but the committee asked for time to prepare a proper scheme, so as to overcome the difficulty of distance from teachers, and they also hoped to conduct tuition by correspondence.

THE UNIVERSITY SCHOLARSHIPS.

(See Report 41, page 130.)

Mrs. M. DEWSBURY (Walsall) regretted that the University scholarships were only open to the sons of co-operators. She would like the girls considered as well. Mrs. Dewsbury quoted from the report the words—"We have no doubt something will be done to make these scholarships (Hughes and Neale) more attractive and useful," and again asked if nothing was to be done for the girls of co-operative families. Her husband was a co-operator, as well as herself, and it unfortunately happened that all their children were daughters.

The CHAIRMAN was sure that Mrs. Dewsbury had the full sympathy of the delegates. They would make no distinction between the sexes, and do something for the girls as well as the boys.

INTERNATIONAL PEACE.

(See Report 45, page 132.)

The CHAIRMAN created great interest among the delegates by the announcement that Mr. J. M. Ludlow was upon the platform, and would address the delegates on the subject of peace. He called upon the audience to show their appreciation of the work of the last of the Christian Socialists.

Mr. J. M. LUDLOW's rising was the signal for a great outburst of enthusiasm, the delegates rising to their feet and cheering for several seconds. He said: I came here without the slightest idea of addressing you. My old age and my failing senses prevent me from hearing all that takes place, or making my voice carry to all you who are my hearers. But the first duty of a member in a meeting like this is to obey the chairman, and he has laid upon me the obligation of proposing the resolution:—

That this Congress of co-operators, being firmly convinced of the benefits to be derived from international peace, and believing that it is possible to settle international disputes by means of arbitration, desires to record its satisfaction that an arbitration treaty has been recently made between this country and France, and to express a hope that this important step may be followed by a similar treaty to be entered into between Great Britain and the United States.

The resolution is one that has been repeatedly proposed at these Congresses in favour of universally settling disputes by arbitration. We are trying to practise this principle in our own societies. Every set of rules of co-operative societies has a reference to arbitration. What we want is to extend the essential co-operative principle of arbitration to disputes between nation and nation. At the present moment we see a terrific war at the other end of the world, and which paralyses trade throughout the universe. I was told not many months ago that business was entirely stopped in St. Petersburg by the war between Russia and Japan. I express no opinion on the present war. The combatants are both brave, and have shown the utmost persistency. We may have our predilections—and I own I have my own—but we cannot but deplore the terrible losses which have already occurred. The sinking of magnificent battleships and the loss of brave men, for both sides are equally brave. We long to see the day when such things shall be no more possible. That, I think, is all we need say. We co-operators are men of peace. We wish the whole world to be at peace.

Mr. W. MAXWELL (Scottish Wholesale) seconded the resolution. He had never had such a pleasant experience as supporting a resolution proposed by Mr. J. M. Ludlow, who had devoted not only his great energies to the promotion of peace, but had also been teaching them to be men of peace. Working men ought, of all classes, to be the most in favour of peace, for they lost most in time of war. It was notable that all the leaders of co-operation on the Continent were in favour of peace amongst the nations. Although they spoke in different languages, when their speeches were translated, there was always the golden thread of peace and fraternity running through them. Whatever quarrel there might be among governments, there was none among the workmen of the various countries. He agreed with the old song, that those who made the quarrels should be the only ones to fight. If that principle were carried out it would be a case of boycotting governments. Since the year 1296, the country he belonged to had never known what it was to have peace, till about 200 or 300 years ago. The English Edward the First invaded Scotland in that year, and they gave him a warm reception, and he did not subjugate Scotland after all. To-day the two countries were happy examples of national amity, but for that long period, when the Scots were not fighting the English, they fought with each other; so that Scotland had experienced the horrors of war in an unusual degree. He, therefore, seconded this resolution with all his heart.

Mr. J. SHILLITO (Wholesale Society) said he was delighted with the earnest words of their friend Mr Ludlow in moving the resolution, and Brother Maxwell in seconding it. Long might England and Scotland live in peace. He remembered the visit of Mr. Ludlow to the Congress held at Halifax thirty years ago—his wise words and sweet stories—and had ever since held him in high regard.

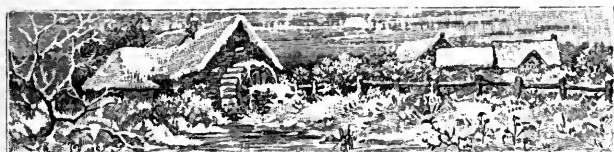
The CHAIRMAN called upon Mr. Maddison to support the resolution. He wanted to make the speaking representative of all shades of opinion.

Mr. F. MADDISON (Blackpool Printers) said it was to him an honour, which could not be measured by words, to be associated with a resolution for peace, proposed by a man who, through a long and glorious life, had worked in the most disinterested manner and with the highest ideals for the betterment of humanity. Co-operators were proud that their movement had produced men like Mr. Ludlow and Mr. Holyoake, the memory of whom would be sweet, and their example a stimulus to try and reach the same noble goal. There might be difference of opinion on economics amongst the leaders of the organised democratic movement, but the representatives of Labour were determined, and had sworn by all the holy symbols of our religion that the time for slaughter was past.

The resolution was passed with acclamation.

Congress then adjourned for lunch.





SECOND DAY OF CONGRESS.

AFTERNOON SITTING.

On re-assembling, the delegates continued the discussion on the report.

DISCUSSION ON THE REPORT—continued.

THE BLANDFORD MEMORIAL.

(See Report 47, page 133.)

Mr. C. A. W. SAXTON (Birmingham District) asked whether the committee having this memorial in hand would see that the goods in the future were purchased from co-operative sources.

The CHAIRMAN said no doubt the committee in charge would note the suggestion.

OBITUARY.

(See Report 50, page 134.)

The CHAIRMAN drew attention to the loss the movement had sustained during the year by the demise of many of its prominent members, and referred particularly to the deaths of Mr. R. H. Tutt (of the Wholesale Board) and Mr. W. G. Tutt (of the Printing Society).

The report of the Central Board was then adopted.

ALTERATIONS OF RULES.

(a) IRELAND.

Mr. J. DEANS (New Cumnock) proposed the alteration of Rules 26, 27, and 34, providing for the organisation of co-operative work in Ireland. Twelve years ago, he said, there were very few co-operative societies in Ireland, and they were very small. There was practically no organisation amongst them.

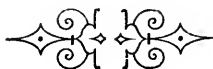
They were put under the wing of the Scottish Section, and since then, societies had been established in the north, east, and west of Ireland. There was a considerable number of societies in Ireland now, and they were organised into a district conference association. That association had done splendid propaganda work, and they now wished to be relieved from the wing of the Scottish Section. The alteration proposed was to give the Irish societies a measure of Home Rule.

Mr. J. T. BROWNLIE (Woolwich) seconded the resolution, which was adopted.

(b) NORTH-WESTERN SECTION.

Mr. E. BOOTH (North-Western Section) moved that Rule 34 be altered, the word "three" to be deleted, and the word "four" substituted. At present, the North-Western Sectional Board had three representatives on the United Board, and on several points they now considered they were entitled to four. They based their claim on financial considerations, amongst others. It was now an absolute necessity that the change should be made, in view of the increased responsibilities of the section.

Mr. J. J. COULSON (York) seconded the resolution, which was adopted with two dissentients.





MR. T. WOOD.

MR. W. R. RAE.

READERS OF CONGRESS PAPERS.



PAPERS ON SPECIAL SUBJECTS.

PAPER I.

The advisability or otherwise of having Transferable Shares; and the question of Reserve Funds and Depreciation.

BY THOMAS WOOD, F.C.A. (MANCHESTER).

Mr. T. WOOD read his paper as follows :—

The three features of the subject are happily chosen as being interdependent for the preservation and protection of the movement with which we are all associated, and for the welfare and progress of which we are here assembled to consider and discuss.

TRANSFERABLE SHARES.

The first item under consideration has been one that has exercised my mind from the early period of my connection of thirty-seven years with the co-operative movement, insomuch that as long ago as 1870 I introduced the subject and unsuccessfully sought to carry a resolution at a members' meeting of the Fails-worth Society, for the conditions of membership to be that one transferable share should be taken up by each member.

I have long since become convinced that to have attempted to enforce upon the retail societies transferable shares which would have been considered necessary to protect and maintain all the interests involved, would have seriously stunted its growth, if not doomed it to failure.

The only extent, to my knowledge, that transferable shares have been ventured to be imposed upon the members of a society, has been a £1 share per member, and it is self-evident that where the average withdrawable capital is at least £10 per member such a proportion of fixed capital would be altogether inadequate to save a

society from ruin if a panic was to occur, as the relation of the larger sum to the smaller would be altogether inadequate to produce restraint.

This consideration, besides the cumbersomeness and inconvenience to both a society and its members, and consequent harassment of dealing with it has, for a long time, caused me to discourage transferable capital in any respect in relation to a retail society, and even where it has existed I have been the means of getting it abandoned as being an impediment rather than an encouragement to progress.

The very nature of the constitution and objects of a retail society rebels against the idea of fixed capital. It seeks to draw into its fold, for their individual benefit, all classes of society from the very poorest upwards, to enable them by an imperceptible process to become thrifty, or at least to get what the poor so much need, all the possible value in the necessities and comforts of life, which their earnings and resources can secure to them.

To attract the masses, the simplest possible formalities must be imposed upon them. Their very needs require that any dividend which accrues to them must be available at any moment, and it is this very feeling of readiness by which they can obtain what belongs to them that encourages them to save.

In a retail society, to which attachment is directly created by the members obtaining all their personal needs and family requirements, there is such a direct interest in its affairs that the same necessity for fixed capital does not exist as in the case of productive concerns, the market for the products of which are farther afield.

In the one case there is a continual stream of capitalised dividends, the deposit of savings, both shares and small savings accounts, that more than covers withdrawals, making the working capital an ever-increasing quantity.

In the other case the enterprises are more of a speculative character; have to depend on the fluctuations of the market; shareholders are not also the only customers, and dividend on purchases does not enter so predominantly in their operations. A greater

fixed capital is required for buildings and machinery, so that a large proportion of transferable capital is necessary to secure any degree of stability and permanency to it.

But retail societies have been, and may be, subject to adverse circumstances that may produce panic, and consequently runs upon them for withdrawals that will place them in jeopardy, and therefore some scheme was required that would protect the interests of the whole of the members against any section who, from whatever cause, whether it be susceptible weakness as to the safety of its deposits, vindictiveness of a section who cannot get its views adopted, or any other motive, will cause a run upon a society that would enable the dissatisfied portion to get out of the society their investments in full, leaving those of other members in jeopardy, and even jeopardising the very existence of the society itself.

It is patent to anyone that it is quite unfair to those members whose loyal attachment to a cause will not easily be moved, that others who are easily alarmed should be allowed to jeopardise the interests of the whole by rushing in to withdraw their deposits on the slightest provocation. This became so manifest to those who had the guardianship of the movement (the Co-operative Union) that its late respected secretary, Mr. E. V. Neale, framed a rule by which, in addition to the ordinary notices of withdrawals, the committees had power to stop withdrawals altogether until the society's position could be laid before a members' meeting, whenever in their opinion the affairs of the society rendered it necessary in its interests and for its protection.

The operation of this rule has been of very great benefit to the retail society, and made it as secure against attack as if it had a considerable proportion of its capital transferable. But experience has proved that there is still a slight weakness in its provisions, that should, and I believe can, be remedied. It has been ruled that the stoppage of withdrawals cannot be made operative in the cases where notices have been sent in to the society before the resolution to suspend withdrawal has been passed.

It is evident that a committee would be loath to have recourse

to such measures, and only as a last resource. In the meantime a check is sought to be placed upon the exhaustion of capital by putting into force the rule as to notices for payment. This at once creates susceptibility that something is wrong, when before it has been customary to pay on demand, and therefore encourages the very thing they wish to check, hence an accumulating number of notices. To make the provisions complete, the stoppage should be made to apply to all capital not withdrawn, whether notice has been given or not.

I am quite aware that in case of liquidation, by the Industrial and Provident Societies Act, all members can be made contributaries for whatever may have been withdrawn twelve months previous to the date of going into liquidation in the event of the existing share capital being insufficient to meet the claims of creditors, but such an event as liquidation could possibly be avoided if a forced precedence to alarmists of the nature described could be disallowed.

The resources of a society should be nourished and increased, so that recourse to the expedients (which are an indication of weakness) described in this the first part of my paper need never be resorted to. And this brings me to consider what I chose to select as the second idea of the subject, viz., the question of

DEPRECIATION.

The amount of capital that has to be expended in land, buildings, and machinery, to provide accommodation in which to carry on the business of a society, seems incompatible with withdrawable capital. Especially so is this the case when it is considered that such premises are somewhat special in their adaptability to the movement, and are not a ready marketable commodity outside of it.

As an evidence of this, I have known of bankers to be somewhat diffident at allowing overdrafts on the security of such buildings of anywhere near the usual relation to the value at which they stood to the societies. For the reason that if at any time they had to take over the premises, the security would be a very problematical asset for the amount advanced. Now I hold that all businesses should of themselves provide separately sufficient guarantee for all the con-

tingencies which they create Therefore depreciation stands out as a special feature to be dealt with, in the consideration of means to preserve in a healthy condition our institutions.

To accomplish the objects I have laid down, it is necessary to fix upon a standard of depreciation that shall not only provide for reduced value from wear and tear, but shall be an equal provision against adverse conditions of time and circumstance, and last, but not least, that shall redeem the capital invested therein, in what is usually the reasonable life of the objects of such expenditure, so that the capital can be available to be either repaid, if necessary, to whom it belongs, or the objects can be replaced by the most modern arrangements and contrivances which in this rapidly progressing age are continually changing. The methods of depreciation may be classed under three headings :—

- (a) Rates fixed on nominal value ;
- (b) Rates fixed on cost ;
- (c) Rates fixed on cost *plus* compound interest on the fund thus created.

It will be at once evident that the charges for depreciation under (a) on nominal value will be a continually reducing quantity, but will never equal the original cost, as there will always be a residue. This method of depreciation is favoured by some on the ground that, it being of a continually reducing quantity, the greatest charge on the profits occurs when the property is new, and as the property becomes old repairs increase, and there is a compensation for the latter in the decrease of the former.

The method described under the head of (c) would just be as extreme in its effect in the other direction. To the extent that depreciation is provided, there is a relief of capital to carry on the business, and, consequently, a relief of interest to the same extent ; but if such depreciation is increased by compound interest, then a lower standard rate only would be necessary to arrive at the same result. This course would create the lowest charge at the outset, which would go on increasing as compared with the other methods by both interest and repairs.

My preference is for method (b), as being the most equitable and safe for the object sought to be accomplished.

By this process you can fix in what time it is desirable to write off any capital expenditure, be it in land, building, machinery, fixtures, horses, harness, rolling stock, wagons, so as to render the capital secure under the most extreme contingencies, and then apportion the same as a fixed charge from year to year, until the time when the depreciation on the original sum would cease, and the charge would only then be on the sum expended since.

The charges to current expenses would also be equitably divided over each period, and there would be ample compensation for increased cost of repairs arising from age, by the relief in interest on capital which this depreciation fund would establish.

The question now naturally arises what are the minimum rates of depreciation that should be fixed to guarantee safety to societies under the most adverse conditions. I contend that this should not be done in a niggardly spirit, as the permanent continuity of the movement is of more importance than trifling temporary advantages.

DEPRECIATION OF LAND DESIRABLE.

Many societies do not depreciate on land, as they contend it never declines in value. This argument does not apply in all cases. Land is of value to a possessor only when it can be readily used for such purposes as he may require. It has been said that the erections of societies for business purposes would not be easily adaptable to private use, so what would be the value of land which had upon it a cumbersome building that would cost as much as the former was worth, if vacant, to remove. There are cases when buildings are erected in places which depend on only one or two industries, which, if they were to fail, would render both land and property thereon of greatly reduced value.

In my judgment, therefore, the cost of land should be attached to that of the buildings on it, for the purposes of depreciation.

REDEMPTION OF CAPITAL SPENT IN LAND AND BUILDINGS.

I have a very decided opinion, from long observation, that it is very unsafe in these times of rapid changes and developments, and with floating capital such as is inherent in the constitution of retail stores, to erect business premises that the promoters are not prepared to make provision for the redemption of the capital in forty, or at the extreme, fifty years.

We have no right to unduly embarrass future generations with our schemes, by putting them in a strait jacket that they cannot move either one way or another.

If some such basis had been the prevailing opinion, it would have checked, in many cases, the tendency to inordinate lavish expenditure on business premises, which increases unnecessarily the permanent charge for interest on capital, as well as creates an indisposition to make adequate provision for depreciation.

DEPRECIATION OF BUSINESS PREMISES.

If the theory that capital expenditure in land and buildings for business purposes should be redeemed in not less than forty years became a co-operative axiom, then, in the contemplation of such expenditure, committees would be alive to the fact that the permanent charge against the business would have to be at the rate of two and a half per cent on the sum expended, besides interest on capital expended, and maintenance, and if the cost was carefully calculated, it would cause them to be more concerned as to the fitness of the relations of one to the other.

We should in our corporate capacity learn a lesson from the private manufacturer or trader. You very seldom find one who has his way to make in the world erecting business premises at greater cost, or furnishing them with greater convenience, than is necessary for the successful carrying on of his business. He prefers to adorn his home with any costly embellishments and enjoy any luxuries there and elsewhere, and not to embarrass his business establishments with them. The same spirit should apply to the store.

Whilst making the outside of a building in reasonable harmony with its surroundings, yet it should be done by avoiding all unnecessary cost. The internal fittings should be for the most convenient dispatch of business, without extravagance; and in furnishing the luxurious should be avoided, as a tendency to indulgence rather than an incentive to active business habits, and our aim should be to secure to the members and their homes everything that possibly can and should be administered to them consistent with provisions for the preservation of their institutions.

DEPRECIATION OF COTTAGES.

Cottage property built by the movement is generally acknowledged to be of a more substantial character than such as is built by the building trade. We are all aware that cottages that were well built 60 to 80 years ago, if they have been kept in repair, are still in a good and tenatable condition. I do not think, however, that it is desirable to fix upon a longer period than 60 years in which to redeem the capital, and, therefore, the rate of depreciation should not be less than $1\frac{2}{3}$ per cent per annum.

DEPRECIATION OF MACHINERY.

Machinery in the present age is of so fleeting a character with the improvements that are continually arising, it very frequently happens that long before a machine becomes useless from wear and tear it is necessary to dispense with it for one better, so that something more than ordinary usage has to be taken into account in determining the rate of depreciation of machinery, but experience has indicated that $7\frac{1}{2}$ per cent per annum on cost is about a reasonable minimum to fix upon.

DEPRECIATION OF FIXTURES AND BAKERY OVENS.

The same minimum rate of $7\frac{1}{2}$ per cent per annum depreciation should be allowed on fixtures, except where they are in premises that are on yearly rental, or on a short lease. In the one case they should be quickly written off, as being comparatively worthless on removal, and in the other the writing off should be accomplished within the time of the lease. At this rate ovens in a bakery should be depreciated as the continuous great heat crumbles the brickwork,

requiring them occasionally to be reconstructed, and the cost of reconstruction is then provided for out of the depreciation, instead of being a cumbersome charge on the period it occurs.

DEPRECIATION OF ROLLING STOCK, HARNESS, AND COAL WAGONS

Rolling stock, harness, and coal wagons, if depreciation is based upon cost, then $7\frac{1}{2}$ per cent per annum may be considered a reasonable minimum rate.

ARGUMENTS IN FAVOUR OF RATES QUOTED.

Special instances are occasionally quoted, as an argument, that the rate mentioned is excessive, that there are items included in the list quoted which are in good workable condition at fifteen and even twenty years of age, whereas by depreciation at the rate mentioned they will be wiped out in thirteen and one-third years. My answer to that is, that whilst in isolated instances such may be the case, yet there are others where the utility does not last so long, and it is necessary to fix such a rate that on the principle of averages will reasonably maintain the whole at a healthy value.

To attempt to provide for each article separately would be, as you are aware, an impossible task, and therefore it can only be done by classification and average experience.

I have seen valuable machines, which have only been in work for a few years, altogether discarded, pulled to pieces, and put aside as useless because superseded by others more efficient and economical, and many instances have come under observation where companies and firms, not having provided adequate depreciation in prosperous times, have not had the means for adequately equipping their concerns with the most modern machinery, and have therefore been superseded by newer and more enterprising concerns. An instance of the importance of the necessity of being always fortified and ready for contingencies is the notice that has emanated from railway companies, that after the lapse of six years from the date issued wagons will not be allowed to run on their lines unless provided with spring buffers. This will involve an almost complete reconstruction of existing wagons, the application of which to a great proportion of them cannot be made, because their condition

is not adaptable to the change, whilst they would be capable of running a much longer time than the limit prescribed under the existing conditions.

DEPRECIATION OF HORSES.

The question has frequently been discussed as to the best way of dealing with horses, whether by valuation at each stocktaking, and treating the difference in value as an expense, or by depreciation. The objection to the former is that the uncertainty in the condition or lives of horses is so great that serious losses of life or decline in value might occur at times that would be embarrassing. It is, therefore, preferable to fix upon a depreciation that would be adequate to meet all these contingencies, and yet be an average yearly charge upon the business. Anyone who has had experience of the uncertain vicissitudes of horses will, I feel sure, agree with me that it would not be perfectly safe to take an average basis of an efficient working life of more than five years. Some horses, I grant, may prove sound in life and limb for more than double that period, but others prove to be calamitous in experience. On these grounds I lean to the suggestion that horses should be treated separately at the rate of 20 per cent per annum; of course, confining the sum on which this rate is charged to the amount expended within the five years previous.

COST OF MAINTENANCE AND ALTERATIONS SHOULD BE MET AS CURRENT EXPENSES.

All these conditions for depreciation are subject to costs of maintenance and alteration, which do not add intrinsic value, being treated as part of current expenses. To attempt to treat such costs as capital expenditure would be most dangerous, and, therefore, highly reprehensible.

COMPATIBILITY OF COST OF PROTECTION OF CAPITAL SHOULD BE IN HARMONY WITH INDUCEMENTS TO TRADE.

In leaving this section of my subject, I wish to state that I have been mindful of the fact that there are two essential factors necessary to be maintained to ensure success to a business.

The first is that such inducements must be extended to the customer members as will cause them to voluntarily bring their trade to the store because of the advantages they can derive from it over and above what they would experience otherwise. In this connection the prices at which goods are sold to them, and the dividends resulting therefrom, are the all-important features.

The second is that, whilst paying due and proper regard to the first, an undue preponderance should not be given to it, regardless of the provision that should be made for the maintenance in a solid and permanent condition of the institutions which are able to extend the benefits firstly described, and thus menace the capital without which it would be impossible to continue. From long observation I am convinced that a feeling of security on the part of the members, that their deposits are safe and always ready for them, does more to conduce to their loyalty than an extra penny or twopence dividend declared under strained conditions, and I have seen the trade waning more frequently under the one condition rather than the other. It is remarkable with what fortitude members have borne a considerable reduction of dividend under adverse conditions, at times, when by such they are assured their capital has been rendered safe. In fixing the rates quoted above, I have been mindful of these two factors necessary to the success of the store movement, and I have no hesitation in asserting that given proper care in capital expenditure the charges for depreciation suggested will in no way estrange the loyalty of the members in their trading with the store.

Having now in the treatment of the first section of the subject before us endeavoured to establish a means of protection of the whole of our institutions from internal dissensions caused by injudicious dissatisfied factions, and in the second a policy which, if steadfastly pursued, would render the possibility of the application of the first means of protection very remote indeed, I now come to the third and last feature, under the head of

RESERVE FUNDS,

which I will call the outer defences, that are necessary to render our institutions permanent and unassailable.

What are reserve funds? They are undivided profits accumulated over periods of years to provide for adverse contingencies, to which all institutions are subject in this ever-varying world. I say contingencies advisedly, because definitely ascertained losses should at once be written from the assets, and the reserve funds should be reduced accordingly, in order that the published accounts may show real reserve funds, and not fictitious ones, and the true position of the society may be represented thereby.

Special reserve funds should be provided on ascertained mathematical basis for special contingencies undertaken by societies not common to all, and an overriding or general reserve fund for such as cannot be definitely classified.

SPECIAL RESERVE FUND FOR DEBTS.

For instance, it will be evident that a society giving what I have no hesitation in characterising as the worst blot on the escutcheon of the co-operative movement, viz., credit, runs greater risks to the extent it exists of bad debts than one whose dealings are for cash only.

It is somewhat of a digression to the subject before us to dilate on this, except that in so far as that the necessity of a provision of a reserve fund under this head is an anomaly in the co-operative movement.

Whatever experience I have had has created in me an established opinion that the demoralising effect of credit far exceeds the hardships that would be created if non-existent.

The incentive to thriftiness in times when work is plentiful and wages good is stultified by it. Self-denial to endeavour to keep within the means possessed is discarded until it is a forced condition by supplies being stopped.

Debts are frequently deliberately incurred without any intention of making an effort to pay them, and altogether its calls forth the shiftless characteristics of human nature rather than energetic reliability of the individual on himself. I have frequently been discouraged in my outlook on humanity when, on a sudden stoppage

of an industry, families, who have been known to have been earning good wages, have immediately run up a debt on the books, or increased one already existing. It is remarkable how chronic a big score becomes, and how difficult it is to reduce a debt when it rises to a sum of £8 or £10 or over.

Having once permitted a member to incur that amount of debt you are bound, as the best alternative, to allow it to continue, provided he pays cash for all further supplies, or lose his trade.

Mind you, these debtors represent only the smaller section of the members. There is in all societies another and larger section who are of the prudent class and who are cash paying members, or it would be impossible for the societies to exist at all; but there is an inequity created on these members by the others in the extra expenses incurred in interest on increased capital thereby necessary, and in the debts that have frequently to be written off as bad.

I do not think if a careful investigation could be made of the earnings and circumstances of the families who become irredeemably involved, that 10 per cent of them would prove to be cases where, with proper prudence, they could not have been avoided. This condition of things existing with many societies, I urge it is imperatively necessary to provide a fund, to specially cover the contingencies of bad debts, which sooner or later must inevitably arise. The amount of each fund would have to be determined by the special circumstances of such case. It would be impolitic to write any debts off as bad unless and until the bread-winners are rendered hopelessly infirm from accident or old age, or until they die. An idea of the value in which a miscellaneous number of debts owing by the industrial classes are estimated, may be formed by the fact that seldom more than 50 per cent, or one half of the total amount, is ever offered or given by debt collectors purchasing them under forced realisation in cases of liquidation.

INSURANCE AGAINST FIRE, &c., BY SOCIETIES DISCOURAGED.

Some societies are ambitious to undertake their own insurance against fire, servants' fidelity, employers' liability, and plate glass.

Excepting in the case of the Co-operative Wholesale Societies, which, by their gigantic operations are able to quickly accumulate considerable funds for such purposes, it would be most dangerous for societies to undertake the risks mentioned, excepting the smaller one of plate glass insurance. A sufficient reserve could be very soon accumulated that would meet any damage that might occur under the last head mentioned.

To illustrate the seriousness of undertaking such risks as fire insurance, for instance, we will take a self-contained store. The rate of premium would be from 5s. to 10s. per cent according to the particular nature of the risk. Taking the highest rate of 10s. per cent per annum, it would require two hundred years to raise a reserve that would cover the loss of one fire; and I would ask, would it be wise to incur the risk of an immediate total loss with such an insignificant provision. But if you had accumulated sufficient to meet the loss of one fire, you are not secure against a possibility of a succession of them. I quite admit that the position is less aggravated than the illustration given, with societies that have a number of premises, and therefore the premium would represent a larger aggregate sum; but if any large society will compare the total premiums paid by them against fire with the largest risk incurred by them, they will at once see they are treading upon dangerous ground in entertaining such schemes. Similar illustrations (although not of so serious a character) of the undesirability of societies undertaking insurances in the other respects mentioned could be given. It would be impossible, individually, for any society to provide adequate funds for the purposes mentioned out of its resources, and therefore I advise societies not to venture on them, but rely upon their own federal institution established for such purposes, viz., the Co operative Insurance Society, to protect them against any disasters.

I felt it necessary, in order to compass my subject as fully as possible, to refer to this matter, because to whatever extent insurances are effected by themselves the funds raised for such purposes form part of the co-operative societies' reserves.

There are a number of adverse vicissitudes of fortune in the experience of societies that it would be almost impossible to anticipate under any special classification or by established method, and, therefore, it is universally acknowledged that what I will call a

“GENERAL RESERVE FUND,”

as distinct from special reserve funds, should be created. As contributories to the success of the distributive store movement, there has evolved the great federation the Co-operative Wholesale Society, as well as numerous societies for production, insurance, building, and other purposes. In all these transferable shares have been necessarily the fundamental basis of the working capital required, supplemented by loans as a prior claim upon the assets. This fixed capital has been mainly subscribed by co-operative societies in their corporate capacity. Many societies, with a view to encouraging a local industry, have subscribed transferable capital, and have advanced loans (both unsecured and secured) to joint-stock companies, such as cotton and woollen mills, quarries, &c.

Societies have recently developed extensively the scheme of making advances to their members on cottages, to enable them to become the owners of the dwellings they reside in.

The purpose of becoming parties to all such enterprises described is to conduce to greater advantages to what in this country has been the fundamental institution from which they have radiated, viz., the retail store, both in management and profit. It stands to reason, therefore, that out of those advantages there should be something steadfastly set aside as a reserve fund, that will adequately meet whatever risks may arise of losses out of them.

There are also risks associated with floating assets. Instances have occurred in reckless buying incurring upon societies serious losses that would have jeopardised their growth and even existence, if there had not been a good reserve fund to meet the immediate loss incurred thereby. Other cases could be enumerated, such as frauds of sums greatly beyond what could be recouped from a guarantee insurance policy, or an integrity bond, and in some cases such provisions have been omitted to be made altogether.

Instances of fire have occurred where from some mischance the risk has not been adequately covered, and the loss in excess has had to be borne by the society. It generally happens that calamities occur where and when we are least prepared or provided to meet them, and therefore it behoves us to be ever on the alert to fortify ourselves against their possibility or probability.

A good reserve fund is the best bulwark against all these and other possible calamities, and creates a complacency amongst members by which they are not disturbed by any incidental untoward event. I have been acquainted with serious losses arising from some such circumstances as those described, which have been met by the members with perfect equanimity from their reserve fund, in no way affecting the even tenor of the society's business and dividend, but only creating a determination to recoup lost ground as soon as possible, where similar experiences in other societies have caused a serious run on the society affected, because of the absence of an equal provision and the members being in fear that their investments were unsafe.

STANDARD TEN PER CENT OF SHARE CAPITAL DESIRABLE AS A RESERVE FUND.

At the last Congress, when this subject was under consideration, I ventured to suggest that a sum equal to ten per cent of the share capital should be the minimum aimed at as a reserve fund. Has it ever occurred to you what a small proportion of the profits, if steadfastly retained each period, would be required, if credited with compound interest, to accumulate this sum? I have made a calculation and find that if one and a quarter per cent, or one eightieth of the profits of the movement from 1861 to 1902 inclusive (as shown in the published table in the present Congress Report), had been allowed to accumulate at four per cent per annum compound interest, calculated every six months, there would have aggregated £2,517,434, comprising £1,530,532 profits and £986,902 interest, or very nearly ten per cent of the total share capital of £25,997,467, which existed at the end of the latter year. The

greater number of societies make up their accounts quarterly, and if the interest had been calculated on quarterly profits the result would have been more nearly approximate to ten per cent. The actual reserve funds of distributive societies at the end of 1903, according to the same report, was only £1,170,800 and the share capital £24,217,134, the proportion of one to the other being a little over four and seven-eighths per cent, so that there is a considerable ground yet to cover before the standard is achieved. But surely an eightieth part of the profits, or what would not be more than one halfpenny per £ on the sales with interest thereon, will appeal to all as a very insignificant sum to set aside for self-preservation and protection.

The inference to be drawn from the illustration given is that a certain fixed rate of the profits should be steadfastly appropriated for a general reserve fund, and the same rate of interest as is allowed to the members should be constantly credited to it. I could mention many societies which have adopted this course, and whose reserve funds in relation to share capital are, in consequence, the healthiest.

GRANTS FOR CHARITABLE INSTITUTIONS AND FOR DIVIDEND ON
PURCHASES SHOULD NOT BE TAKEN FROM THE GENERAL
RESERVE FUND.

But this should not be subject to be drawn upon for charitable subscriptions or for purposes of dividend, or the integrity of an adequate general reserve fund will not be maintained. In the former case, I would suggest that the total sum of the annual grants should be ascertained, and then provided for out of profits before being paid by an equal grant each quarter. In the latter, a most commendable practice has been instituted by many societies of paying such a uniform dividend which their experience, over a reasonable period, shows they are capable of maintaining, and when the profits, after making all suitable provision for other purposes, exceed the uniform dividend agreed upon, the balance is carried to a dividend reserve or equalisation fund, which can be drawn upon

when required to make up the same rate of dividend. This system has, wherever adopted, given general satisfaction in giving confidence to the members by their knowing what to expect as the result of their purchases, and has conduced to their loyalty.

TOTAL RESERVES IN RELATION TO RESPONSIBILITIES OF THE MOVEMENT.

This paper would be incomplete if there was not included in it an estimate of the total reserves of the movement in relation to its responsibilities.

The following table has been compiled from the valuable statistics prepared by the Co-operative Union, in this year's Congress Report, and shows as near as possible the position at the end of 1903.

	Share Capital.	Loan Capital.	Total.	Reserve Fund.	Rate per cent on Share and Loan Capital combined.
	£	£	£	£	
Distributive Societies.....	24217134	3764563	27981697	1170800	4·18
Productive Societies	827779	572522	1445301	105085	7·27
Supply Associations	532779	159611	692390	150406	21·72
Special Societies	‡30732	9694	40426	124877	308·90
Agricultural, &c., Societies .	15337	5144	20481	1218	5·94
English Wholesale Society..	1043030	*3209852	4252882	†827962	19·46
Scottish Wholesale Society .	305487	1571871	1877358	†338210	18·00
	27017278	9293257	36310535	2718558	7·48

* Includes overdraft and advances Bank Department.

† Includes Insurance Funds.

‡ Includes Co-operative Insurance Society, the Reserve Fund of which is to cover Fire, Life, and Integrity Risks, in addition to protecting the Share and Loan Capital.

A total of reserve funds of £2,718,558, there shown, is no mean aggregate sum.

It seems an anomaly, however, which I am strongly advocating here to be remedied, that the least proportion to their responsibilities should be provided by the retail stores whose capital is withdrawable, as against the Co-operative Wholesale Societies, the productive and other societies, a great portion of the capital of which is transferable; confirming my contention that retail societies should increase their reserve funds by double the amount of the total, shown above as £1,170,800, to bring them up to a perfectly safe standard.

As I have gone along I have endeavoured to give reasons directly applicable to the recommendations or suggestions made. Let us now see what bearing they have on the whole of the movement.

It will be evident to all who have been connected with the movement for even only a short time, that all the institutions connected with it are interlaced with each other, and therefore are all more or less sensitive to any catastrophe, however small, that may occur to any one of them. Such a circumstance raises disquietude in the minds of members of other stores, as to the probability of a similar state of things, although unknown, existing in their own, and we hear frequently the exclamation of concern as to the effect it may have on the movement when a society is jeopardised or becomes a failure.

It is incumbent, therefore, for societies to protect themselves individually against the possibility of calamities, so that they will not have any serious influence on the whole.

With the safeguards here set forth, there would be fewer failures, which, wherever they occur, set back the movement in the neighbourhood for at least one or two decades.

There will sometimes arise a period of bad trade in a neighbourhood, when the members of the local store are compelled to depend upon their savings for maintenance; considerable withdrawals ensue which cripples the working capital, but the movement, because of its mutual sympathies and interests, would come to the rescue, and would have no misgivings in doing so, if the reserves and depreciation of the store affected were up to the standard here advocated, as they would feel quite secure in advancing any sums that might be necessary in tiding over the depression. So fortified, the stoppage

of withdrawals, so pregnant with disastrous results, would less frequently have to be resorted to, as the sober-minded members could with more confidence rely upon the associated help indicated, which would enable them to stand firm until the storm was over.

With such reserves we can with greater liberality and assurance embrace and encourage the more mutually sympathetic (I do not think the designation philanthropic applicable for what we do for ourselves) aspect of the movement in the form of Convalescent Homes, which have recently become so prominent. Any investments in these homes are made with the deliberate understanding that they will be monetarily unremunerative, and therefore in most cases they can be treated as from the reserve funds, otherwise I do not think the responses would have been so generous.

As a final evidence of the importance of being strong, I would mention the attack of the private trade upon the movement of recent origin, and at present existing.

The readiness with which £100,000 was guaranteed and placed at the disposal of trusted representatives of the movement as a means for its defence, and the futile results that have been effected by its enemies, is an indication of solidarity which is almost unexampled. As custodians of at least £30,000,000 of the savings of mainly the industrial classes, we, as councillors and trustees in the control and management of it, incur serious moral responsibilities that should ever keep us alive to do all in our power to maintain conditions of perfect security on their behalf.

The following table shows the relation and progress of the movement in forty years from 1862 to 1902.

	1862.		1902.
Members	91,502	....	1,983,519
Share Capital	£310,731	....	£25,997,467
Loan Capital	£54,452	....	£12,884,659
Trade	12,349,055	....	£85,907,429
Profit	£166,302	....	£8,975,076

If the contrast here indicated has been accomplished in forty years, let us ask what are the possibilities of the future in the same period, if we are careful to make all the conditions conducive to its development by creating confidence in its continual usefulness and strength.

Mr. Wood concluded by moving the following resolution:—

That this Congress recommends to the serious consideration of societies the desirability for mutual preservation and protection by (1) the insertion of powers in their rules to suspend at the discretion of the committee the payment of all withdrawals, whether on notice or otherwise, whenever circumstances arise that make it imperative in the interests of all its members; with such a provision, transferable capital is unnecessary in retail societies. (2) The review of their depreciations to see if they are adequate to meet all future exigencies. (3) The creation of adequate reserve funds to provide for all special and general adverse contingencies.

Mr. J. R. DAWE (York) seconded the resolution. Referring to the question of depreciation, he instanced a case of a society buying property and spending large sums of money to make it suitable for their own purpose. The society had not added to the market value of the property, and in the interests of the society the property should be depreciated.

Mr. W. E. DUDLEY (Runcorn), in supporting the resolution, pointed out that when a society purchased property and afterwards altered it, the charge should go to current expenses. With regard to central premises, he said that the private trader embellished his shops and brought his place of business up to the highest standard. Co-operators should not get the idea that they ought not to come up to the same standard. Let them erect premises which would commend themselves to the members without going to excess. Let them make due provision for their own requirements. With regard to cottage property, sixty years was too long a life for a house. What he meant was that a house ought not to stand in the balance sheet so long.

Mr. G. WOODHOUSE (Midland Section) agreed with Mr. Wood, excepting on two matters. It was essential that shares in distributive societies should be withdrawable. People could not be offered a greater inducement to join a society than to know that they could have their money, if wanted. With regard to depreciation, there was a great variety of opinion. Fixed expenses had to be charged before fixing dividend. Mr. Wood had said that practically the value of a building was exhausted in forty years, but he did not think so, provided the cost had been maintained out of revenue. If they depreciated on the original value, 1½ per cent was sufficient. With regard to insurance, many societies were able to do more than Mr. Wood suggested. The Employers' Liability Act had compelled insurance against accidents. His society had put aside £40 a year against accidents to employés, but they had never had to pay more than £10 a year. Instead of paying enormous sums, societies might insure themselves.

Mr. E. NELSON (Workington) supported the resolution, and thanked Mr. Wood for his suggestions, particularly that land should be depreciated at the same rate as buildings. It was important to depreciate as much as possible and let the reserve fund take care of itself. They had wiped out

their buildings, which was the best of all reserve funds, and made improvements out of current revenue.

Rev. P. S. G. PROPERT (West London) agreed generally with Mr. Wood, and was grateful to him for his paper. He thought Mr. Wood contradicted himself when he suggested that shares should not be transferable, and at the same time urged the importance of reserve funds, because the difficulty of members getting their money out was something of the nature of a reserve fund. He was struggling for co-operation in West London, but if they abolished transferable shares a large number of their members would withdraw their capital. There must be absolutely sound finance. There was a tendency for boards to spend other people's money in a lavish way.

Mr. W. T. CHARTER (Cambridge) did not approve of abolishing transferable shares altogether, but their number and value should be as low as possible.

Mr. J. PRYOR (Devon District) said they had no transferable shares, yet he believed in their utility. He thought sixty years was not too long a life for cottage property, and they had done something to settle the "housing" question. At the last Congress a resolution was passed deprecating the use of reserve funds to pay dividend. The rules of the Union ought to be imperative on that point.

Mr. A. BANKS (Ashford) suggested that Mr. Wood's paper should be printed and put into the hands of members.

The CHAIRMAN: Mr. Gray says the papers will be published in pamphlet form and circulated.

Mr. J. POLLITT (Eccles) drew attention to what he considered an inconsistency in the paper. Mr. Wood said, in his opinion, the cost of reconstructions should be added to capital account. He also said that repairs should be paid out of current account. With regard to their premises, co-operators had competition to meet, and he thought they should strike the happy medium. He referred to the fact that the Eccles Society had been successful in the insurance of its own servants, and said that a society of any dimensions could venture on that phase of insurance with profit to itself and with advantage to its employés.

Mr. W. J. VERNON (Plymouth) said the Plymouth Society practically carried out all the suggestions made in the paper. They spent £1,500 in one quarter on education, and original depreciation was provided for in their rules. The class of house built by the Plymouth Society would last for ever.

Mr. J. BLACKWELL (Gloucester) was sorry Mr. Wood had suggested the withdrawal of transferable shares. He always advocated them in connection with retail societies.

It was agreed to close the discussion and meet at the usual hour on Wednesday, when the reader of the paper would reply.



CLOSING SITTING.

THIRD DAY OF CONGRESS.

Wednesday, May 25th, 1904.

MORNING SITTING.

Mr. Councillor GOLIGHTLY took the chair at the final sitting on Wednesday morning, and immediately called upon Mr. T. Wood to reply to the discussion upon his paper.

A DELEGATE asked whether, if the resolution moved by Mr. Wood was carried, the Co-operative Union would insert in the model rules an additional rule restricting all capital to withdrawable capital, so that they might have one rule governing all co-operative societies.

The CHAIRMAN said he was afraid the delegate was going a little too far; what Congress did was to pass well-considered resolutions, and advise societies rather than compel them.

The CHAIRMAN : Mr. Wood will now reply to the criticisms on his paper, and as his time is limited to ten minutes, I hope you will give him every attention.

Mr. WOOD said : Out of deference to the unconverted relating to the first part of his paper on transferable shares, he had decided, with the consent of the Standing Orders Committee, to slightly modify the resolution submitted to the delegates the previous day. The resolution now read as follows :—

That this Congress recommend to the serious consideration of societies the desirability for mutual preservation and protection by : (1)
The insertion of powers in their rules to suspend at the discretion of the committee the payment of all withdrawals. whether on

notice or otherwise, whenever circumstances arise that make it imperative in the interests of all its members. (2) The review of their depreciations to see if they are adequate to meet all future exigencies. (3) The creation of adequate reserve funds to provide for all special and general adverse contingencies.

He had no hesitation in modifying the resolution, because he felt sure that the suggestions contained therein would receive due consideration at the hands of the societies. He also felt sure that if societies adopted the recommendation—that was, to take powers for the committee to stop withdrawals whenever in the interests of the society it was necessary—they would practically accomplish what they would accomplish in a minor degree by transferable capital. Societies would further see that the embarrassments relating to withdrawal of capital, which, had he time, he could illustrate in various ways, were really an impediment to a society's progress. One illustration of that was given on the previous day by the Cambridge delegate, if he understood him aright. That delegate stated that the Cambridge Society formerly had a condition in its rules by which each member had to have at least three transferable shares. They had recently reduced that number to one, and what was the result? He believed he was expressing him (the delegate) aright when he said the membership of the society immediately rose by eight hundred. If that result had been brought about by such a change of rule, he would like to suggest that the society should go further, and see if a greater increase could not be brought about by abolishing the condition altogether. Mr. Pryor (Devon District Association), in advocating transferable shares, said he knew one society where one member held two-fifths of the entire share-capital, and asked what would be the result if that society abolished transferable shares under those circumstances. His answer to that was, that by having provision in their rules for the stopping of withdrawals altogether, they were safer and stronger by that means than by having simply one or two shares which could not be withdrawn. In this way they would prevent a member with a large number of shares from rushing in and putting into jeopardy his society. His experience was that transferable shares were held by members who ultimately became non-purchasing members, and in this way the control of the society practically went into the hands of members who were not loyal. On the other hand, by adopting his suggestion, they would always keep the purchasing members associated with the management, as well as protect the interests of the societies. Mr. Dudley (Runcorn) had asked what rate of depreciation should be allowed on business premises where the land was included. His answer was that the relation of the value of the land to the buildings was, generally speaking, insignificant; therefore, it was not worth special consideration. His suggestion was, as he had stated in his paper, that $2\frac{1}{2}$ per cent be taken all round as depreciation upon business premises. Mr. Woodhouse (Derby) expressed the opinion that $1\frac{1}{4}$ per cent was a sufficient rate. He (Mr. Wood) thought it well for delegates to give the experiences of their various societies, but they had to deal with this question

from a broad point of view. He had in mind a society which found it cheaper to rent premises adaptable to their requirements, and leave their old premises empty, rather than occupy those premises and pay the taxes upon them. Mr. Dudley stated that private firms put up expensive buildings. That might be. He (the speaker) had not denounced altogether expensive buildings under certain circumstances. What he had denounced was the putting up of buildings which would be a permanent charge on the society, and which were out of harmony with their environments. There was difference of opinion with regard to the depreciation of cottages. Mr. Dudley stated that a life of sixty years was too long to give cottages. He (the speaker) said he could understand Mr. Dudley expressing that opinion, when he remembered the locality from which he came. On the other hand, the Plymouth delegate stated that the cottage property they had put up would practically last for ever. The condition of cottage property nowadays was altogether different to what it was in the days of their grandfathers. There was such a thing as fashion nowadays in buildings. He urged that societies should establish a reasonable rate as a basis of depreciation on cottages. A greater rate would, of course, be so much the better.

Mr. T. B. BUTTERWORTH (Southern Section) had great pleasure in seconding the resolution. He could not have seconded it in its original form, and was glad it had been modified. He would not criticise the paper now, but would do so when it was considered at their conference in the present year.

The resolution was carried, only five voting against it.



PAPER II.

How best can Co-operative Societies utilise their Educational Funds in view of the Educational Facilities now provided by Municipal and Local Authorities.

BY W. R. RAE (SUNDERLAND).

Mr. W. R. RAE (Sunderland) then read his paper on "How best can Co-operative Societies utilise their Educational Funds in view of the Educational Facilities now provided by Municipal and Local Authorities?"

When matters educational were associated in the first instance with co-operative effort there were no Education Acts, the much abused school board had not been dreamt of and the mysterious and many-hued local authority had no place in the scholastic world. In those days there were school committees, small bodies of earnest men and women who dispensed education, sometimes adulterated too highly with particular theologies, to the best of their ability and to the best advantage too of the "ism" to which they themselves owned allegiance. But their efforts did not quite succeed in "keeping the lamp of knowledge alight in all England." The illumination was occasional and fitful at best, and what was bright and strong in it was confined to a small area and a fortunate few.

The early leaders of our movement were painfully aware of the hindrances caused by want of education, and found their advocacy of new ideas frequently and fatally baulked by the dulness and suspicion that always accompany ignorance. They seem to have been most anxious to keep commercial improvement and intelligence advancing along parallel lines. To make the people wealthier but not wiser seemed to them to be almost as undesirable as leaving them in their poverty. We praise them for the genius that gave birth to the movement of which we are all so proud, but even more admirable, I think, was the foresight that led them to include education with "the powers of production, distribution, and government" which by means of their new society were to be arranged on new and better lines. When I read in the declared views of their association, issued by the pioneers in 1844—

“That as soon as practicable this society shall proceed to arrange the powers of distribution, education, and government, &c.”

I wonder not only at their zeal and fore-knowledge, but just a little at our own smug satisfaction with the small amount of progress we have since made in the direction pointed to by that portion of their constitution.

It was undoubtedly with the intention of filling the gap caused by the national neglect of education that they and many other of the earlier and perhaps more enlightened societies included among their rules a special rule under which a certain percentage of profit (which should *never* be less than 2½ per cent) was set aside to promote education among their members and generally. Many things have undoubtedly been since done under this rule which may be considered of doubtful educational value, but in the main the desire for better things was strong and the efforts made praiseworthy in intention. Those early enthusiasts were certain that information followed reading, therefore they anticipated the Libraries Acts, opened reading rooms, and circulated pamphlets. Here and there, too, attempts were made to organise what we would now call Evening Classes, but so neglected had been even the elementary education of the workers that attention had to be, for the most part, concentrated on libraries and reading rooms.

But as time went on many changes supervened. Schools became more general, subscription, and ultimately public, libraries were established, and the whole relationship of the State to general education was materially altered for the better; and to-day we are in possession of the newest of all Education Acts, which places education under the control of the people—nominally in England and Wales, and actually in Scotland. Fortunate Scotland! It seems, therefore, that no better time than the present could have been found for a general review of our relationship as co-operators to education, and in a very special manner as custodians and dispensers of £78,000, which are now annually available for educational purposes. That we might be helped in our views of the

present I have obtained some items of information from a few societies whose education funds were sufficiently large to suggest that their methods of spending the same would be of some value. I append the information in table form as it was obtained, but—to prevent invidious criticism—I have not included the names of the societies. At the same time I think I should say that they were selected from each section in England:—

	Do you carry on Classes under Science and Art or Continuation Schools, and, if so, at what cost?	What per centage of the Books issued from your Library is Fiction?	What is the cost of Classes for the study of "Co-operation" or other Union Subjects?	How much do you spend annually in Concerts, Teas, or Public Meetings?	What is the net cost of your Library?	What is the total Annual Grant allowed for Education in your Society?
			£	£	£	£
A	No.	70 %	25	204	350	2375
B	Yes—both.	55 %	30	80	400	850
C	No.	80 %	150	100	*150	†2200
D	No.	75 %	None.	230	511	‡1380
E	Not now.	75 %	5	2	100	1304
F	No.	90 %	12	100	270	900
G	No.	80 to 85%	25	150	200	600
H	{ Continuation Class - Self-supporting. }	{ 80 % }	Cannot tell.	20	35	266
I.....	No.	25 %	27	185	90	700
J	{ Continuation Class—Self-supporting. }	{ No Lib. }	None.	150	....	1176

* On Books. † Allows £50 for fees to technical students.

‡ Gives half fees to students amounting to £54.

I had heard so much of science and art and other evening classes carried on by co-operators that I was surprised to find that out of my selected societies only three had any such classes, or even an ordinary evening school. In one additional instance the secretary informs me that there were such classes held, but that they had been handed

over to the County Council, who had managed them out of existence. I was not surprised though at the percentage of fiction issued by the libraries, for we are all of us fully aware of the amount of intellectual dram drinking that the popular novel has engendered, and I was agreeably disappointed at the amount of money spent on concerts, public meetings, and teas. I had expected this total to be considerably higher in proportion to the total income. What puzzles me, and will probably puzzle you, too, is to decide what, after all, is done with the major portion of the education fund. The items already mentioned, with the addition of the sums spent on classes in connection with the Co-operative Union and the amounts given as the net cost of the libraries, do not by any means exhaust the fund. I am afraid that my statistics have been weakened somewhat by the possibility of my questions being badly framed, or by the non-inclusion of expenses incurred in connection with reading and recreation rooms, but I fear that, in many instances, "Records," "Wheatsheafs," and other methods of advertising the trading side of the movement, have been permitted to usurp moneys which are not theirs of right. I cannot think that rent, lighting, fees, fares, or even the dissemination of the "News" can account for all.

Another view of the present state of affairs is even more unsatisfactory. We believe that our movement is on right lines. We believe that by its help we are nearing the time when again the control of industry will be in the hands of the workers. We think the influence of co-operation is making for brotherhood and industrial peace. We point to our education fund as a proof of these. And yet we have, in all Britain, only 1,200 adult students who are prepared to undergo a course of study on the history of the movement and kindred subjects. Surely it is time we began to think. How much longer do we intend to fritter away portions of our education funds on the provision of "funny men," who, with a humour, the artificiality of which is ghastly, tell us how "Jemima nursed the baby" or who "laid the carpet on the stairs." Good music is always worth paying for, but the other ———. How long, too, are we to run a race with the public and the circulating libraries,

striving to be first in the supply of that ephemeral and frothy fiction for which so many have cultivated a taste, and in connection with which the only comfort is that their influence is transient. The "six shilling thriller" is very soon forgot, but no people were ever elevated by thrills.

What, then, is to be the work of the future?

1. *As to Libraries.*—I think there is absolutely no need now for the formation of a library in connection with any society. The facilities offered by the Free Libraries Act are seldom beyond the reach of anyone, and what they fail to do the travelling boxes of the Fabian Society will accomplish. What this latter offers in return for the annual subscription of 6s. is most commendable. What is, perhaps, imperative to-day is that we, as ratepayers, should satisfy ourselves as to the provision by the free library committee of those books we most specially desire, and as co-operators should perhaps be prepared to supply the same when the committee in charge fails to satisfy. In fact, so much have I been impressed with the idea that our libraries have outlived their need that I would advise in some instances our education committees to hand over the whole library to the free library committee on such terms as may be least hurtful to any permanent official. To see whole shelves of novels threadbare and real books dust-laden is quite discouraging.

We have, roughly, 140 libraries with nearly half a million of books, costing annually something over £6,000, and it has been argued that these and the 400 reading rooms must be of great value in their attractive influence, and that the membership must have been very much increased thereby. I can quite see the force of such an argument, but I think the value of such increases has been very seriously over-estimated.

2. *As to Evening Schools and Science and Art Classes.*—I advise societies not to rush into the supply of either. The local authority for education may undertake these, and may levy a rate for their maintenance. Our duty is plain, *viz.*, to see that they do theirs. and perhaps also to see that we are adequately represented on that

body and our views made known. I am convinced that no great good of a co-operative character can follow our assumption of the work and responsibilities of the local authority. Where evening schools exist, and where science and art classes are being carried on, and neither is a heavy drain on the funds of the co-operative education committee, it may not be necessary to abandon the same as yet, but my experience has been that when a central authority finds a local body of willing enthusiasts ready to do some portion of its work it can "pile it on." Perhaps it would be wiser to get rid of a burden before it becomes heavy enough to crush one. Anyhow, the utmost care should be taken to prevent this purely public work overshadowing the absolutely necessary.

There is, however, in connection with this science and art, secondary, or higher education work, something which one can recommend. Scholarships to be competed for by our members' children should be established. What we want is equality of opportunity. The benefits to be conferred by higher education may be confined to the few whose parents' financial position enables them to stay at a secondary school for a few years longer. There are among us many a smart boy or girl who would be more useful to the world, and be able to develop the best that was in them to a higher degree, if the financial difficulty could be got over, and the secondary school made possible. And this can be done by scholarships. Many societies have made the attempt. I know that in Middlesbro' and Hartlepool the result has been most satisfactory. At the same time care must be taken to retain control and guidance of these scholarships. We don't want the mistakes of the Hughes and Neale scholarships repeated. As to the details and difficulties that have to be got over, information can be had through the Co-operative Union Offices. It is not possible here to deal with these.

Assistance, too, should be given to our young people who are in attendance at technical colleges. Who knows but in one of them may lie the hope of the future. We want control of workshops, but may continue to *want* so long as we are not providing the brains

necessary for leadership from our own number. At Sunderland, Plymouth, Eccles, and other places, fees or half-fees have been paid on behalf of students, and the result here, too, is highly gratifying. What is wanted is that it should become more general, and that a store should be able to so far supplement the parent that none of its brainy boys should be allowed to sink back to the condition of the semi-human, semi-automatic being we call "the hand."

Attention should be given to the possibilities opened out by Ruskin Hall, Oxford; the De Bury College, Durham; and the Association for the Higher Education of Working Men. All these have their places, and put forth claims to our support, and can be reached and understood in detail through the Union.

3. *Co-operative Classes*.—Here there is no doubt—no hesitation. These deal with our very existence, and are as valuable to us as a knowledge of the principles of truth and honesty. When one reads in the Programme issued by the Education Committee of the Co-operative Union a bald statement in support of the establishment of Co-operative Classes, one does not at first quite grasp the importance of the position. But when, on deliberation, we remember that the main object of our co-operative education is the formation of co-operative character, we see behind this statement in the Programme the absolute necessity of each co-operator knowing more of the "Story of the Past," and coming more closely into contact with the lives of those who made the present. We have been compelled to admit that co-operation has been more virile and valuable where its votaries have known most of the history of its founders. Faith becomes stronger when it feeds on faith, and surely there is nothing more inspiring than the lives of those who were faithful enough to struggle through a darkness we know nothing of, and to rejoice at a dawn which, in the brightness of to-day, seems to us dim. Co-operation will retain its coherence just so long as it is imbued by the spirit of the past. I believe we are at one in this. We accept without demur the statement that we ought to further the study of the "History and Principles of Co-operation." And here we stop. But

the iteration of pious opinions is no substitute for the work duty demands

Of the first importance, so far as these classes are concerned, is the provision that should be made for the children. When hearts harden and beards whiten, opinions are rarely formed or moulded but the children are plastic. The work among the juniors is advancing. That excellent little book prepared for us by a kind, though suffering, friend at Preston, Miss Isa Nicholson (since deceased), is doing a good deal to facilitate juniors' classes, but there are hundreds of societies still where no other consideration in co-operation is brought under the notice of the bairns but the necessity of taking great care of the check. Thousands of willing little students are waiting for us who are older, and I hope wiser, to put them in the way of learning. Classes should spring up round us in the years to come like daisies in the garden, till the whole co-operative field is full of the bright young faces of eager sons and daughters of co-operation. Here, we have the ready help and sure sympathy of the Women's Guild. Here, then, we should, if nowhere else, make lasting progress in the near future.

Next comes the gathering of the older portion of the membership to discuss similar historical facts. In the outset let us not be discouraged by the fact that we are not at once followed by the multitude. "Best work is slow work" often. There are in nearly all our villages institutes, mechanics' halls, clubrooms, and billiard rooms where our members gather to spend an hour, which offer us an opportunity of awakening an interest in co-operation of which we seldom take full advantage. We meet our fellow-members, engage into conversation, arouse a friendly discussion on the reasons—other than divi.—why we should be co-operators; continue this at every available opportunity, and the result will be that when we announce our classes we shall be more sure of an audience because of the interest already awakened.

Other means, such as monthly meetings of members, essay competitions, arts and crafts exhibitions, &c., have been found useful in many places. On the whole, it seems that here again we have

ample proof of the truth of the old saying, "Where there's a will there's a way."

"Co-operation," as set forth in the Programme, should be our first subject, but when our student members have got some knowledge of the faith that should be in them, they should be encouraged to a further study of "Industrial History," "Citizenship," and "Economics."

The future of our employes demands a course of lessons on book-keeping. Our officials and managers need training, and our leaders ought to be more closely in touch with business methods. We cannot, therefore, stop at the organisation of classes in theoretical co-operation, the practical side demands equal attention.

I feel that I have written enough to stir up a discussion. To deal with every avenue of possible work would exhaust my time and your patience, so I shall content myself with a summary of what the whole matter seems to me to be, and leave it to the tender mercies of the critic.

SUMMARY.

The sum of the whole matter seems to be that it is to our vital interest to lay aside a good deal of the academic ideas of the past and to concentrate attention on co-operation,—its principles and how they are to continue to be the moving force in our movement. Our most pressing duties are, in my opinion, summed up in the following, which we should endeavour to bring about:—

1. That each society shall set aside a fixed part of its profits (not less than $2\frac{1}{2}$ per cent) for educational work; that this fund shall be administered by a special committee, and reported to the membership at special meetings, and that, if possible, a permanent secretary should be engaged to devote the whole of his time to this work.

2. That specialised economic libraries only shall be established, and these only when the public library fails to reach the desired standard.

3. That every help be given to the formation of branches of the Women's Guild, and that classes for juniors and adults shall be

formed for the study of "Co-operation" and kindred subjects; that these shall be assiduously nurtured, and that in their interest the assistance of the Women's Guild should be sought.

4. That facilities shall be given to members and their children through payment of fees, establishment of scholarships, &c., to take advantage of the opportunities offering in the district for secondary and technical education.

5 That meetings of an educational nature, lectures, and other similar gatherings, with or without good music, shall be arranged by every society during the winter months, and, if possible, a choir be maintained.

6. That connection with other education authorities shall be sought and maintained.

7. That "education" shall never be allowed to become simply an advertising agency for the trading interests of the society.

8 That in order to equip, practically, our employés and officials—

(a) Book-keeping classes be formed;

(b) Assistance given to managers and other officials to qualify under the Union for managers' and officials' diplomas; and

(c) That every encouragement be given to secretaries to attend special conferences where matters most particularly affecting their work are discussed.

In connection with the foregoing there is no need for anyone to say there is nothing he can do. With a programme of such varied interest there is a chance for everyone. What is the chief obstacle is apathy—self-satisfied apathy.

The glory and prosperity of Rome begat sloth and apathy, and Rome fell. The burning zeal of the individual Hellene made the Greek republics so renowned that even to-day their history is a wonder to the whole world. That zeal gave place to satisfaction. With the feeling of comfort and ease bred by satisfaction came "a little folding of the hands to sleep," and in a brief period the sun of the Greek republics had set, apparently for ever.

Ours is a great, a grand, a sublime effort to do something to improve the conditions of the workers. The feeling of mutual responsibility and fellowship that fired the hearts of the forerunners has become a principle which, if we are truly co-operative, will be to us as a second nature. Without this ennobling thought, this guiding principle, we shall not reach the end we desire, nor do the good which is within our power. Let us then, in the name of all that is unselfish, cast our apathy to the winds and bestir ourselves. We have only time present to reckon upon. The future is an unknown. While we are resting, drifting, the stream—the movement we profess to love—is taking a course we can hardly approve, but which is in danger of becoming a fixed direction because of our apathy and neglect.

Believe me, fellow workers, there will be, can be, nothing more terrible than the remorse of the man who wakes to find his opportunity gone, his day of usefulness past, and the awful burden of the deeds he did not do crushing him to powder. There is a time when the selfishness of apathy comes home to a man, and on that day he feels that it would have been better if he had never been born.

He concluded by moving the following resolution :—

That in the opinion of this Congress the programme of the Education Committee of the Central Board offers excellent opportunities to societies of doing education work, which, rapidly becoming more and more necessary, shall be of real value to the movement. Further, this Congress earnestly recommends societies to concentrate their efforts on the formation of co-operative character and opinion rather than to carry on work or any portion of work which is more correctly the work of the local or municipal authorities.

Mr. H. J. MAY (Southern Section) seconded the resolution. He was somewhat disappointed that Mr. Rae had not given them a higher and a better lead, instead of what was a mere rearrangement of the pieces on the chess board. He was also disappointed with the attitude of the paper towards libraries. Whilst anxious that fiction should be relegated to the public libraries, he (the speaker) thought there should be an economic library in connection with every society. Co-operators wanted free access to the best literature, and educational funds could not be better used than by providing such libraries. He was proud of the fact that he had what the writer

of the paper had described as a second-rate connection with university teaching. Co-operators should cultivate that connection. Co-operators should neither part with their funds nor their educational facilities without getting representation and a measure of control on other governing bodies. They should try and democratise the system, and let some of those with a practical acquaintance with the problems of the working classes infuse their knowledge and experience into the teaching of the University Extension movement. They had an association in the south growing up for this purpose, and he had used every opportunity of getting representation upon these authorities, but at the same time he would not deprive students of the advantages of higher educational tests, because the future of the co-operative movement depended not only upon our educational work, but upon the morality, integrity, and good character of our people. Unless co-operators were alive to all the highest opportunities within their grasp they would fail to fully realise their ideal standard.

Mr. J. LOCHHEAD (Edinburgh Printing) said the paper read by the Chairman of the Educational Committee contained many interesting items, but its general bearing was rather too high-toned. He thought they would have to come down more to the wants of the rank and file of the co-operative movement, and drew attention to the desirability of forming classes of all descriptions for bookkeepers, managers, and officials. In many districts it would be necessary to group societies to enable members to attend such classes, otherwise hundreds of small societies would have no opportunity of forming such classes. The various sections and district associations should consider this question seriously, and form centres for the establishment of winter evening classes, which had been done to a certain extent already. Mr. Rae advised that "every encouragement should be given to secretaries to attend special conferences where matters most particularly affecting their work are discussed." He would go further than that, and have a class for secretaries to teach them their duties. Some secretaries would not like this, but he knew it was necessary. Many persons were put into these important positions because better men did not dare to take them. He would also teach committee-men. The sooner we had schools for committee-men the better. Perhaps some would object to a delegate from across the border saying this to Englishmen. He did not know the conditions of societies in England, but it was true of Scotland, where many committee-men were not fit for their duties. They might do well to go down even to the members and have classes to teach them what co-operation was and their duties to the movement.

Mr. J. T. BROWNIE (Woolwich) said he was much in agreement with Mr. Rae's paper, mostly with the main idea of it, which was to point out the importance of compelling public bodies to undertake the work they were best fitted to perform. Mr. Rae did not object to any society having an economic library; he had made provision for that. In making public bodies do their duty we should only be extending the principles of co-operation. These

institutions existed for the benefit of mankind, and not mankind for the benefit of those institutions. If co-operators would use the power they possessed in reference to those institutions, they would be able to accomplish more work and have less expense and greater convenience than at present with their educational committees. If he had any objection to the paper, it would be that Mr. Rae had not clearly defined an objective for a co-operator in regard to his duties as a citizen. That object should be clearly defined in order that those duties might be better understood. He agreed with Mr. Lechhead that many members of educational and general committees did not understand what co-operation meant in its application to the wider objects of life. He hoped the delegates would give special attention to that part of the paper.

Mr. H. MURPHY (Scottish Wholesale) expected that Mr. Rae's paper would pass into the literature of our movement, and be a help and guide to our educational committees—and they were in need of help. He sympathised with the idea that they should not do anything in the way of overlapping. He was afraid there was not as much attention given to the formation of character in the schools as there ought to be. Something about the movements connected with the working classes should be taught in the public schools in the way of history. Societies should make their libraries useful for the development of co-operative character. They should take Mr. Rae's advice and have special libraries for the works of such writers as Carlyle, Ruskin, Burns, and Charles Dickens, in which they would find something to elevate and make better men and women. The only thing that stood between any society and ruin was the number of brave men and women in its ranks. He appealed to societies not to fritter away their money on funny men, but to spend it in something that would provide food and nourishment for the mind and make them better men and women. He knew it was sometimes popular to take a kick at committee-men, but we should be sympathetic with them, remembering that few opportunities had been afforded them of learning their duties. He agreed with Mr. Rae that we should take all possible advantage of the educational facilities afforded by school boards, and endeavour to get them managed according to our way of thinking. (A DELEGATE: We have no school boards.) He was speaking of Scotland. Seeing that the English people had not school boards, they should get the Education Act so amended as to provide them with school boards in which they would have the control of the education of their children.

The CHAIRMAN said he had seven names on his list of speakers to this resolution, and applications from two other delegates who desired to speak. It might be necessary to limit the time of each speaker to three minutes.

Mr. W. H. BERRY moved: "That the importance of the subject demanded five minutes."

The proposal was seconded.

Mr. G. HAYHURST proposed three minutes, which was carried by a large majority.

Mr. W. J. DOUSE (Midland Section) emphasised the value of education within the movement. Co-operators ought not in the expenditure of their funds to overlap the work of the educational authorities. Most large societies had branch stores in the counties, and the county councils had money at their disposal to start classes in the winter months in all the villages. They should do their best to give those in the villages a chance of attending the classes which the county councils were willing to start if they could find the students. Mr. Douse recommended delegates and all co-operators to read Sir Walter Besant's book, "All Sorts and Conditions of Men," which he characterised as the best co-operative text book ever penned.

Mr. A. MANSBRIDGE (Darite) referred to Mr. Greening's suggestion for the establishment of a co-operative university, and thought Congress should give the proposal its support. Let every delegate bring the question before their educational committees, and thus strengthen the hands of the central educational committee and encourage them in their work. He did not think a co-operative university should only teach the principles of co-operation. The country was all agog with desire for technical education. Mr. Mansbridge called attention to the importance of managers' classes, and the excellent experiments at Manchester and Glasgow.

Mr. G. D. TAYLOR (Scottish Section) hoped it would not be thought that Scottish delegates were trying to usurp the discussion, but there was some excuse for them. Mr. Rae's paper was important because it affected the whole membership of our movement. At general co-operative gatherings the democratic control of industry was not brought before the members, who, at a certain time, brought their checks and got dividend. Was that all? Members should be taught their duties as co-operators, according to the ideal presented by the Bishop of Stepney. Let them know why they were co-operators, and then in due time they would be able to control industry and change the aspect of affairs. He was of opinion that the apathy which existed in the movement was attributable to the want of knowledge of the industrial struggles of the country. He also spoke against what he termed "flowery" speeches at their gatherings, and suggested that lantern lectures should be substituted for them. He referred to the value of musical societies as an aid to the carrying on of co-operative effort. In Edinburgh they had one of the largest musical societies in the country. Music might be made a great educational aid in the development and consolidation of co-operation.

Mr. G. BISSETT (Scottish Section) was surprised that only twelve hundred students had taken advantage of the classes formed by the Co-operative Union. He also expressed agreement with the remarks of Mr. Rae on the question of societies' profits and education. In Scotland they dealt with education as citizens and not as co-operators. Mr. Bissett gave an encouraging account of their local classes where the students remained during the whole period of tuition. Co-operators should take their rightful position as citizens upon public bodies, and make education in public schools and institutions what it ought to be.

Mrs. LAWRENSEN (Woolwich) had great pleasure in supporting the resolution. She felt that the paper had exactly touched the weaknesses of the co-operative movement. It was not the duty of co-operators to interfere in work which correctly belonged to municipal authorities. There was enough work inside the movement to keep co-operators occupied for two or three generations to come. It was true—and deplorably true—that their great weakness was the apathy which existed. Twenty-one years ago, when the Women's Co-operative Guild was formed, it was hoped that they would be able to find in each of their societies two or three members willing to undertake the co-operative education of members' children. But they were being sadly disappointed. She considered that co-operative education was something more than education for citizenship; it meant education in moral and social qualities. Mrs. Lawrensen also spoke of the good work being done by the Junior Co-operative Guild. In every society having a Women's Guild there were members willing and qualified to instruct the children in the principles of co-operation, and encourage habits of thrift. The aims of the Junior Co-operative Guild were (1) instruction of the young in co-operative principles; (2) cultivation of a co-operative spirit. It was quite possible to win certificates in co-operative examinations and yet not to have the spirit of co-operation. The way to encourage children was to give them instructive entertainments. They provided entertainments for the children suited to every season of the year. She was assisted in this by girls who came as little children and were now able to teach the young people not only in co-operative work but various useful and refining arts.

Mr. J. JOHNSTON (Manchester and Salford) agreed with all the points Mr. Rae had brought before them, and the conclusions at which he had arrived. But there was one point in the resolution he was not quite clear about, and that was with regard to the statement that co-operators should not take on any work which was more correctly the work of municipal authorities. If that meant that co-operators must not endeavour to get carried out the ideas they held by means of representation on public bodies, he would disagree with it, and his reading of the paper gave him the opinion that that would also be the view of Mr. Rae, when he said: "Our duty is plain, viz., to see that they do their duty, and also to see that we are adequately represented." There was a great deal of other work outside that of educational committees which should be undertaken. The lower stratum of society had only been touched to a small extent, especially in large cities. This work must be carried on by an independent committee; the educational committee could not deal with it. Recreative evening classes for poor children, who lived amidst bad surroundings, deserved encouragement.

Mr. H. VIVIAN (Southern Section) protested against any confining of the issues of this discussion. The business of the State was to organise the rear-guard of education; but co-operators should organise the advance guard of education. It was no use to wait for local authorities and the community generally to move in this matter, our business was to go ahead and organise

the pioneer work of education. Mr. Vivian also referred to the Working Men's College, founded in London some fifty years ago by men whose names were well known in the co-operative movement, and said, in reference to the demand in some quarters for a co-operative university, they already had one in the college he had mentioned.

Mr. W. H. BERRY (Southern Section) protested against the idea that we should cease organising educational work for ourselves, and merely take part in the work of municipal bodies, the tendency of which was to give attention to technical and commercial subjects, and neglect those matters which were nearest and dearest to us. He regretted that Mr. Rae had not included in educational agencies the work of the educational committees' associations up and down the country. In the Southern Section their association had done a great deal to extend and consolidate educational work since educational committees' associations had been linked to the Central Educational Committee. The keynote of the whole paper to him appeared to be in a sentence contained in the paper "best work is slow work." One mistake frequently made when organising classes for serious study was that they were sometimes discouraged if they did not get a roomful of students. He was one of those who felt that classes were worth forming even if they only got two or three students. Do the work thoroughly, and they would be creating a nucleus from which they could evolve future co-operative officers and leaders. We must not expect that all the members of our societies would become students in classes. It was the students who had to be organised educationally, and the mass of the members taught the principles of co-operation.

Mr. W. NIELD (Oldham Equitable), Chairman of the North-Western Section Educational Committees' Association, said Mr. Rae had made capital in regard to co-operative libraries and newsrooms not having fulfilled their mission. That was not their experience in the North-Western Section of the Union. Their libraries and newsrooms were useful to the members. The writer also referred to the desire and demand for "frothy literature." What was the reason for that? His experience was that the people of the present day were not sufficiently educated to appreciate the higher kind of literature. They, in the North-Western Section, had determined to give co-operators guidance in their reading. We want to elevate character. Co-operative societies ought to found scholarships, and do their best to cultivate the masses. There were some excellent points in the paper, but he did not agree with it altogether.

Mr. D. H. GERRARD (Glasgow, St. George), who had several times tried to speak, rose and said: I move that the question be now put.

The CHAIRMAN: It is difficult for me to see and hear everybody. I am trying to do my best to let everybody speak, but you know it is impossible. Do not waste time.

Mr. J. J. COULSON (York) regarded the two practical papers as one of the best features of the Congress. On Tuesday afternoon they discussed "dangers to the movement." One of the most serious dangers was the abuse of their

educational funds. The Central Board had proposed, and Congress had adopted, a resolution to the effect that a committee should be appointed to inquire into the subject of co-operative farming. Had they appointed a committee to inquire into the use of educational funds, they would have done far more good. Education was a very comprehensive term, and could be made to include everything. Mr. Rae had dispelled many castles in the air which several educational committees had built. He had brought the matter down to a firm foundation, and he hoped they would continue future work from that point. Libraries and educational classes were now being formed by local authorities. Co-operative committees were running in opposition to those bodies, and that was not what they wanted. He was also of opinion that education could be made too cheap, and that it would be better appreciated had students to practise self-denial. They paid all the fees of the students at York last year, and yet only 30 per cent continued to the end of the session. Mr. Coulson complained that we are not teaching co-operation to the poor, who said they could not afford to join us. Even committees were used by certain men who had axes to grind. Then there were jealousies between educational committees and boards of management. Overlapping in propaganda work was another evil. The proposal of 10 per cent for education was impracticable. It was premature to talk about co-operative universities to educate Holyoakes.

Mr. A. T. GOULDER (Bromley) said that four years ago they established scholarships, but what was the good of scholarships to poor children? ("Vote.")

The CHAIRMAN: Very well. There seems to be a desire to close the discussion. It is a very important subject you have been discussing, and it is a very good paper; I was delighted to listen to it. I am sorry we cannot all express our thoughts on the question, but that is impossible. I have the names of Mrs. Abbott, Mr. Wheelhouse, Mr. Foster, and Mr. Vernon, whom we will hear, and then we propose to close the discussion. (Agreed.)

Mrs. E. ABBOTT (Southern Section) wanted to make a strong appeal to the Congress to pass from the old methods of educational committees of spreading their seed broadcast, and to think of the necessity of some intensive culture of co-operation inside of our movement. The old aim of agriculturists was to make four ears of corn where one had been grown previously. The new idea was to make each ear of corn carry four times as much grain. That should be our aim in our co-operative societies. We want to turn the mere customer into a full-grown co-operator; for this purpose, there was no better medium than the classes outlined in our co-operative programme. But to carry on these classes successfully we must train the trainer. The United Board last year offered a sum of money to each section to hold classes for co-operative teachers. She was sorry to say that this offer was only taken up by two sections. Do not, added Mrs. Abbott, let that disgrace fall upon us for another year. Take this money and educate your own teachers to be fit to train your own members. When you have got your teachers, give them work and give them proper pay for their work. I should like to see our

educational committees institute co-operative classes for the sake of their own members and give those classes the first claim upon their funds; and then, if they had money to spare, spend it upon making fresh customers, as materials for other teachers in years to come.

Mr. T. F. BAYLEY (Wolverhampton) spoke but could not be heard.

Mr. W. J. VERNON (Plymouth) wished to see the large sum devoted to education put to better use in the future. The future hopes of co-operation rested upon the right training of our children. There were some things in our movement requiring correction. He feared that a large number of delegates to Congress had a desire to get away quickly. (Interruption and cries of "withdraw.")

The CHAIRMAN: He does not mean it.

Mr. G. WHEELHOUSE (Barnsley) said if he returned to Barnsley without protesting against one sentence in Mr. Rae's paper their members would not send him to Congress again. Mr. Rae said: "In fact, so much have I been impressed with the idea that our libraries have outlived their need that I would advise, in some instances, our educational committees to hand over the whole library to the free library committee." He reminded Mr. Rae that many co-operative societies having libraries were situated in districts far from towns containing free libraries. The time had not come when co-operative libraries had outlived their usefulness. At Barnsley, the members of their sixty branch stores were as anxious to receive books as their weekly supply of goods. The result of their classes could be seen in the fact that many of those who had attended them in the past were now occupying the highest positions in their respective districts. They were supporting all the arts and industrial classes. Seventy or eighty successful students had been assisted during the year.

Mr. S. R. FOSTER (North-Western Section) said there was one point in the paper which had not been touched upon. Mr. Rae said: "We cannot stop at the organisation of classes in theoretical co-operation, the practical side demands equal attention." Then on the last page he said: "Ours is a great, a grand, a sublime effort to do something to improve the condition of the workers." How were we going to do that? We had not done very much during the last year. We might fill our heads with theoretical knowledge of co-operation, but it would not be of much good unless that knowledge were put into practice. The report stated that our productive societies did a trade of seven-and-a-half millions, and our distributive societies fifty-seven millions; this disparity shows that we need educating in our duty to the productive side of the movement. Educational funds should be partly employed in that direction. He hoped that during the coming year more would be done in teaching the practical side of co-operation, and so improving the social conditions of the people that a few millionaires would not be made at the cost of nearly a million paupers.

The CHAIRMAN then called upon Mr. Rae to reply on the discussion.

Mr. RAE said he need not take up much time for his reply, because his

critics had been for the most part friendly, but, while pleased to hear their kindly remarks, he would have been better pleased still if they had let his enemies have a go at him. He would have learned more if his supporters had been silent, and his unfriendly critics allowed to have had a right good swing. The discussion proved that whether he was right in detail or not, the delegates were at one in desiring to improve our educational facilities. Mr. May misunderstood one remark. He did not say that the education got at a university was second-rate, but that our connection with economics had been to a certain extent second-rate, because we had been attached to a delegacy scheme in the past. To say that university teaching was secondary, when he starved for two years in Edinburgh to get hold of some, would have been an anomaly. Mr. Wheelhouse defended co-operative libraries, and if the needs of Barnsley members required special consideration, he approved of it under the special circumstances. Mr. May said we should establish economic libraries. He thought he had made it clear that we should do so ("if necessary"). We did many things that were not necessary. "If necessary" had generally been a sort of cover under which we hit something else. If there was no economic library, he would help to establish one; but if one existed within easy walking distance he would not establish another. Mr. Lochhead thought the paper was rather too high toned. He had been taken to task for not aiming high enough, and between the two critics he fancied he had struck a fairly happy medium. Mr. Lochhead thought that more should have been said about training secretaries and committee-men. In a previous paper he said what he thought about committee-men, and to-day he was afraid to do so, knowing that seven out of every ten delegates were committee-men; but he firmly believed that the time was near when members would have a right to expect that committee-men would give an understandable proof of their knowledge of co-operation before being elected. Mr. Brownlie generally approved, but thought I had not clearly defined the duties of a co-operator as a citizen. That which bound the co-operator to the citizen was a web of many threads and many colours, but when the two hearts beat as one we should have reached our ideal. Mr. Murphy thought we should bring co-operation into public schools. Mr. Murphy knew how things were in Scotland, but he asked English co-operators to do something which unfortunately they were not permitted to do. Mr. Foster would have us deal with the question as citizens, not as co-operators. He would not draw that distinction. He had been taken to task by Mr. Berry for saying that educational associations had not done so much good work as had been expected. He believed they had done a great amount of work, and especially the Southern Association, which was preparing the new co-operative text book. He had been pleased with the interest taken in the paper, not personally, but because of the subject. He would again remind the delegates of what they all considered to be the kernel of the whole matter—the formation of co-operative character. A man without a character was like a puff ball—it burst, and the result was not pleasant; so a co-operative store without a character was something of the nature of a mushroom. A co-operative movement

without co-operative character must rest upon its pocket only; this was where he and Mr. Foster differed. Mr. Foster thought the writer of the paper had too much head. Enthusiasm would rise from the head or the pocket. He would rather trust the enthusiasm which sprang from the head than the pocket. It was suggested that he ought to have told them what they ought to have done with existing educational facilities. What could he say about the Education Act? They must knock at the door of every representative of the people sent to St. Stephen's, and tell him that there was before the country a scheme, mainly promoted by teachers, for the establishment of scholarships, which would make it possible, if taken up by the authorities, that the best lads and lasses would have a chance of rising higher. Co-operators should tackle their members and be active agitators. Tackle them on this line, say, gentlemen, will you leave aside all discussion and take up this work—the founding, establishing, and confirming of such scholarships in each district, in proportion to the number of people, as will enable all the best of our lads to get a little higher than their fathers. In conclusion, Mr. Rae said: We have heard about opportunities; one gentleman said that in these days there were no such opportunities. We have a chance now to take our legislators by the throat and say—You have given us something we don't like; give us something we do like—a perfect system of scholarships that will raise our children.

The resolution was passed with enthusiasm.

AUDITORS.

It was agreed that Messrs. T. Wood (Manchester) and W. Swallow (Leeds) be re-appointed auditors for the ensuing year.

1905 CONGRESS.

The next item on the programme was the selection of meeting-place for the Congress of 1905. Considerable excitement prevailed, and the speeches of the various delegates from Dundee, Paisley, and Edinburgh were followed with much interest.

The CHAIRMAN announced that the three places would be voted upon first, and then another vote would be taken on the two which received the most votes. He called upon the representatives from Dundee first, and Mr. Allan moved, and Mr. M'Farlane seconded, that the place of next Congress be Dundee. Messrs. Richardson and Taylor appeared on behalf of Edinburgh, and Messrs. Souden and Wood on behalf of Paisley.

Mr. W. ALLAN (Scottish Section) said the City of Dundee, in point of population, ranked fourth in Scotland, having over 162,000 inhabitants, and possessed ample accommodation in halls and hotels. There were 55,000 co-operators in the district, which extended from Aberdeen to Perth, and covered 150 square miles. When he went to Dundee, ten years ago, there were few co-operators, ten years' hard work had produced 2,000, but along with them were about 10,000 co-operators who would not recognise the Co-operative

Union or the Scottish Wholesale. It had been a hard up-hill struggle to establish the true principles of co-operation in Dundee. The large industrial population was in receipt of good wages, and if their purchasing power were made co-operative, it would prove advantageous to the movement, and go a long way to make the branch of the Scottish Wholesale successful. Wherever the Co-operative Congress was held, it gave an impetus to local co-operation. If there was a place in need of Congress that place was Dundee. Mr. Allan mentioned some of the scenic and other attractions of his city and neighbourhood, including watering places, golf links, &c. As Robert Owen went to the places where he was most needed, Mr. Allan asked that Congress should be held next year in Dundee.

Mr. A. McFARLANE (Dundee and District) seconded the proposal, and appealed on educational grounds for the coming Congress to visit Dundee in 1905.

Mr. J. RICHARDSON (St. Cuthbert's, Edinburgh) claimed the honour for Edinburgh on behalf of St. Cuthbert's Association. There could be no dubiety as to the suitability and attractiveness of Edinburgh. It was true that the committee of the largest society was against inviting Congress, but the rank and file were friendly.

Mr. G. TAYLOR (East of Scotland Conference) seconded Edinburgh. He would not say a word in disparagement of the two other places, but there was only one Edinburgh, where, as Sir Walter Scott said, the very streets and houses breathe of romance. Edinburgh was the centre of civilisation. Mr. Taylor concluded his appeal by quoting the lines of Robert Burns on "Edina, Scotland's darling seat."

Mr. J. R. SOUDEN (Paisley Manufacturing) spoke for Paisley, and said it was no half-hearted limping invitation, but came from the whole West of Scotland. Their strong claim was based on the fact that Paisley was the best field of co-operative production. Their accommodation could not be surpassed by either Edinburgh or Glasgow. The Town Hall, where Congress would be held next year, was an ideal meeting place. Mr. Souden also finished poetically.

Mr. J. WOOD (Paisley Provident) said there was no need for him to second the resolution, because his colleague had settled the matter by saying that Congress would be held in their Town Hall next year. When Congress met at Woolwich in 1896, Paisley, as good co-operators, gave way to Perth. Paisley had waited six long years. They would give Congress a whole-hearted welcome, and no mistake about it. There was everything in Paisley that could be desired. The only drawback was that the hotel accommodation was a mere myth, but Glasgow was near, and there the provision was unlimited.

On the first show of hands, it was apparent that Dundee was out of the running, and on the second vote, Paisley secured a great majority over Edinburgh. Paisley was therefore chosen as the place of meeting of next Congress, and the announcement was greeted with great enthusiasm.

BLANDFORD MEMORIAL FUND.

The CHAIRMAN announced that the collection on behalf of the Blandford Memorial amounted to £76. 10s. He said that though they could not tell the exact amount taken at the exhibition, they had every reason to suppose that they would be able to hand over to the London hospitals a larger sum than they had anticipated.

VOTES OF THANKS.

Mr. G. WOODHOUSE (Midland Section) moved—

That our heartiest thanks be given to the Bishop of Stepney for opening the exhibition and for his excellent address, to the Mayor and Council of West Ham for their great hospitality, to the ministers of all denominations who delivered special Congress sermons, to the Reception Committee for their labours, and especially for the guide book, and to the Press for their reports of Congress proceedings.

Delegates were all delighted with the address of the Bishop of Stepney. They were much indebted to the Mayor and Corporation, the clergy of all denominations for their sermons on Sunday, the Reception Committee, especially for the handbook, and the Press, which had spread the proceedings of Congress far and wide. The Mayor of West Ham had identified himself with the co-operative movement, and entertained the delegates with splendid hospitality. He hoped the example of the Mayor and Corporation of West Ham would be followed at future Congresses by other municipalities.

Mr. M. NIEL (Scottish Section) seconded the resolution. It had been his privilege and honour to attend our annual Congress for nearly a quarter of a century, and he thought this was the best ever held. It was at least a record Congress in the number of delegates and the unique position taken by the corporation, which heralded the glorious period of the true brotherhood of mankind, and proved the intelligence of the people of West Ham in appointing such a Mayor and councillors. He hoped the corporation of Paisley would prove as friendly. There could be no doubt that Congress stimulated co-operation wherever held. It had been so in Edinburgh and Glasgow, and he hoped that Paisley would be another illustration of this beneficial influence of Congress.

The resolution was passed with much applause.

Mr. W. H. ELLIOTT, general manager of the Stratford Society, was asked by the Chairman to say a few words in response.

Mr. ELLIOTT said that when Mr. Golightly and he invited Congress last year they made a great number of promises, and he trusted they had been fulfilled. He hoped that co-operation in Stratford would receive the Congress stimulus mentioned by Mr. Niel, and Paisley also. Their secretary, Mr. Banks, was too modest to make a speech, except when paying the dividend.

The CHAIRMAN: Make him come up.

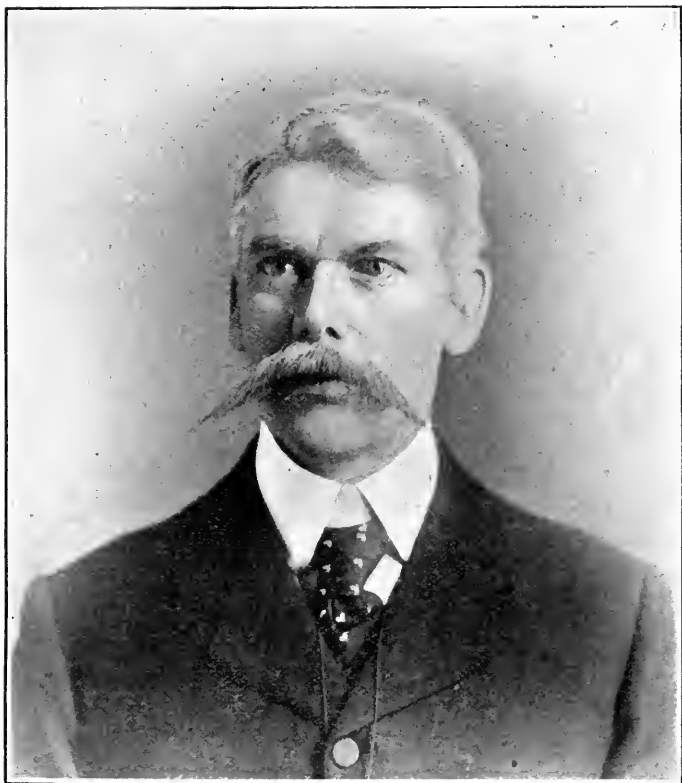
Mr. DEANS (Secretary, Southern Section) said that Mr. Banks, with the modesty for which he was famous, had disappeared. It was true that they had all done their best, and the success of their work was ample reward. The Cockneys had often been twitted with living in a co-operative desert; that might have been true formerly, but now co-operators in London were making their presence felt. They might not be as enthusiastic as co-operators in the North and Midlands, but at all events the success of their work proved that they could be as hospitable and generous as other places. They only sent out one appeal for subscriptions towards Congress expenses and they received the handsome sum of over £1,000. This showed that the societies in the Southern Section wished to do all that was possible to ensure the success of Congress. Although Mr. Banks and he had worked hard and done their best, they would not have been successful without the assistance received from those in subordinate positions. Mr. Banks and he had to do the talking and organising, and the reception committee had to do the work; and they did work, incessantly, quietly, energetically, and the result was success. The fact of Congress being so good tempered, and the delegates remaining to the last minute proved that Mr. Elliott, who was responsible for the catering, had done his part well. Mr. King had worked hard for the lodgings, Mr. Pardoe was his right-hand man; and last, but not least, were Mr. Facey, who organised the excursions, Mr. Bates, and Mr. Whitehead. Those who had thrown heart and soul into the work were too numerous to mention, and the result was a grand success. The guide book, one of the best ever produced, was due to the exertions of Messrs. Brown and May. The smiling faces of the delegates showed appreciation of these services, the success of which was the best reward of those who made them.

The CHAIRMAN: On behalf of the foreign delegates, Mr. Scherling wishes to say a few words.

Mr. SCHERLING (German Co-operative Wholesale Society) thanked the delegates for the cordial welcome given to the representatives of co-operation from Germany. The increasing sympathy of Congress with continental co-operators was a marked feature of the great co-operative movement. He hoped they would be honoured by the visit of many British delegates at the International Congress at Hamburg, and also with co-operative societies and productive associations, so he would not say "good bye," but "adieu."

The GENERAL SECRETARY: I have now to call upon Mr. Maxwell to move an important resolution—that our thanks be given to the President.

Mr. W. MAXWELL (Scottish Wholesale Society) said there had been few Congresses more distinguished for patience, decorum, and good order than the present Congress at Stratford, and he attributed this largely to the courteous, kindly, yet firm chairman they had in Mr. Golightly. Those who had attended many meetings knew very well that every man thought he could conduct the meeting better than the chairman; but he was sure there would be an exception to this on the present occasion, and that no delegate would say he could have conducted the proceedings of Congress better than



MR. ADAM DEANS.

(Secretary of Southern Section of the Co-operative Union, and
Joint Secretary of Reception Committee.)





MR. G. L. BANKS.

(Secretary of Stratford Co-operative Society Limited, and
Joint Secretary of Reception Committee.)





MR. W. H. ELLIOTT.

(General Manager, Stratford Co-operative Society Limited, and
Chairman of Congress Refreshments Committee.)





MR. W. HY. BROWN.

(Joint Editor of Congress Handbook.)





MR. H. J. MAY.

(Joint Editor of Congress Handbook)



Mr. Golightly had done. The chairman had been courteous and kindly to all the speakers who wished to air their views or state their grievances, and he had held a firm hand and put some down who were not wanted by the majority. In that way Mr. Golightly had shown that he was a capable and efficient chairman. Mr. Berry, on Saturday, claimed that the brains of the movement came from the South. He was glad to hear that his friend, Mr. Golightly, came from the North, just on the border line, so that he was as much a Scotsman as an Englishman. Mr. Golightly was no stranger to co-operators, having attended many of our Congresses. He had a clear remembrance when in Mr. Golightly's position, at Perth Congress, of seeing a young and dark looking man jumping up and down and speaking upon every important question. He said: "Who is that?" and the reply was "he is the coming man from London," and they all hoped he had come to stay. Mr. Golightly referred in his opening remarks to a body of men who had refused his services; he felt sure that those persons had changed their minds. It was with the utmost sincerity that the delegates returned thanks to Mr. Golightly, not only for his kind, fair, and impartial conduct as chairman, but also for the work he had done for co-operation in London. Nothing so discouraged the co-operative propagandists who used to come to London as the fact that they scarcely met a co-operative friend. Times had changed, and now when they came to London they shook hands with innumerable friends. Mr. Golightly and his friends had made that improvement possible; instead of London being a co-operative desert—well, Manchester would have to look smart. Mr. Golightly was not only courteous and obliging and able, but he was courageous, for he was going to do what required some moral courage; he was going to speak next Wednesday night to the shopkeepers of this district, and he had chosen for his subject "Co-operation." He was certain that Mr. Golightly would be an able champion of our cause. The delegates also thanked the Vice-President (Mr. Shillito), who had given the best of his life to the co-operative movement, and had won the respect of his constituents in the important position he occupied as chairman of the Wholesale Society. As vice-chairman, Mr. Shillito had not been called upon to exercise his great ability in managing meetings, but the delegates would notice that the vice-chairman sat close to his post, ready to step in should occasion require. He had the greatest possible pleasure in asking the delegates to give their unanimous and, if they liked, uproarious thanks to those two gentlemen who had contributed so much to the success of this great Congress.

Mr. A. WILLIAMS (General Engineers, London) said he had been asked to second this resolution, no doubt because he came from the smallest part of the co-operative movement, namely, the productive societies. He had very great pleasure, on behalf of those societies, in joining with the rest of the delegates in tendering their thanks to Mr. Golightly and Mr. Shillito for their admirable presidency over this Congress. He desired to associate himself with every word that Mr. Maxwell had said as to the firmness, the fairness, and the admirable way in which Mr. Golightly had performed his duty, and the pleasure it was to see Mr. Shillito at the side of the chairman.

Mr GRAY put the resolution, and it was passed with a thunderous "Aye." the delegates rising and cheering.

Mr. GOLIGHTLY, on rising to reply, was greeted with hearty cheers, the delegates again rising. The chairman said he confessed that he was not very easily touched, his early days having been so full of difficulties, but the way in which this resolution was received had touched him in a tender spot. As Mr. Maxwell had told them, he originally came from the North of England. His father's occupation as a railwayman made it necessary for him to move round the country more than other people. His struggles in life began early with his father's death. His profession was an engineer. He had not been able to claim a long connection with a trade society. Since he began to think seriously, his whole life had been devoted to the industrial movement. He acknowledged that in his younger days he enjoyed himself, and was as gay and mirthful as any one. He laboured very hard in the trade union world. He was forced into a corner, where he had to sink his individuality or else occupy a position as a mere delegate, which he would not fill under any circumstances. As most people knew, it was not the easiest thing in the world to serve the working classes in any capacity; therefore the knots had been dressed off him from early boyhood. He repeated that the way in which this resolution had been passed touched him tenderly, and it proved that after all riches were nothing in comparison with friendship. If he could gain the confidence and goodwill of his fellow-men, others might have all their riches, he did not want them. He had tried to live a useful life, and he hoped to live a long time yet. He had nailed his flag to the co-operative mast in the South, and he was supported by a good band of workers in his general committee, by whom he was encouraged, though he was afraid sometimes that they had to forgive a little pettishness arising from overwork. He was loyally supported by the committee and band of officials—Mr. Elliott, Mr. Banks, and their staff. They had nearly 450 employés, and he did not think, from the smallest boy up to the general manager, that he had ever spoken a cross word to any one of them. Therefore, they had all got a bright work to do, and he would do his share. He was thankful and grateful indeed for this manifestation of goodwill towards him, and hoped he might live long to continue the good work of co-operation.

Mr. SHILLITO said the part he had to play at this Congress was exceedingly pleasing, easy, and comfortable, for he had no work to do. He thanked his friend Mr. Maxwell for his kindly remarks; as Mr. Golightly had said, this human sympathy touched one deeply. He and Mr. Maxwell had been long and pleasantly associated. He also thanked Mr. Williams for his friendly remarks. It was said years ago that our Congresses had become unmanageable; this was the largest Congress yet held, and it compared favourably with previous Congresses in order and respect for the chair. Co-operation in the South of England was going on by leaps and bounds; there was love and sympathy with one another, and more harmony and good feeling. While these qualities pervaded the whole co-operative movement prosperity was assured.

The support given by Southern co-operators to the Wholesale Society exceeded that of the Manchester district, and was far ahead of Newcastle district. With such a vast area and ample resources in this great city, mutual aid and confidence would make London a fruitful field for co-operation. Mr. Shillito added that it afforded him peculiar pleasure to present Mr. Golightly with a copy of the Wholesale Annual, because the Chairman of Congress was an employé of the Wholesale Society. It was an evidence of what democracy could do when an employé presided over the proprietors, keeping them in order and directing their deliberations. He thought this was the first time that one of their employés had presided over the Congress. He was reminded that Mr. Benjamin Jones was the first, and Mr. Golightly the second. He hoped this goodwill and brotherly feeling between employer and employed would continue.

Mr. GOLIGHTLY expressed his thanks for this handsome volume, and was the more pleased to receive it from the hands of his employer. He was proud to work under such an employer as Mr. Shillito. He was not unacquainted with the value of this volume, which would occupy a prominent place amongst the books he had gathered together. He had spent a good deal of money in books and had a fair collection on economics, as recommended by Mr. Rae. Mr. Golightly mentioned that he was not only chairman of the Stratford Co-operative Society and vice-chairman of the Building Society, but he was also a member of a public body (the Town Council), and therefore had not much time for reading; in fact, his wife said she told the family that the Chairman of Congress was going to lodge at their house. But something more than reading was necessary to educate a man; he could see quite sufficient in the streets of London to educate him in all he wanted to know of the economics of the industrial classes. He wished that all the delegates could have gone round with their co-operative procession and heard the poor little children cheer as it passed by. He recalled the efforts of the Women's Guild, which they ought to do all in their power to promote. That was where our work lay—amongst the poorest of the people. He hoped that such a message might go from this Congress, and that the delegates would not forget these words of the Bishop of Stepney—"You won't forget the old ideals, will you?"

Mr. WHITEHEAD (Assistant Secretary) made a number of announcements, and Congress concluded by the delegates, with hands and hearts united, singing "Auld Lang Syne."

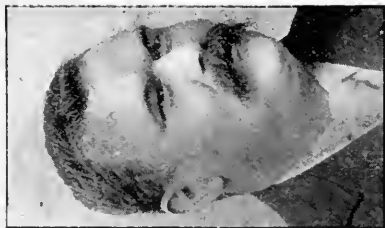






MR. BATE.

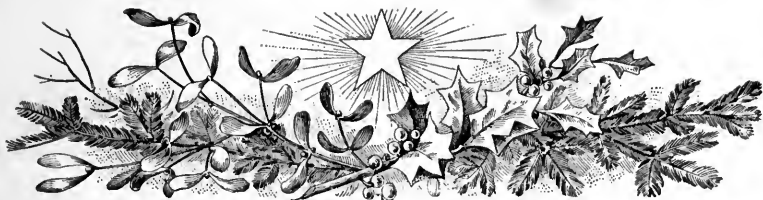
Secretary, Exhibition Committee.



MR. MORT.

Chairman, Exhibition Committee.





❧ APPENDIX. ❧

PROCEEDINGS IN CONNECTION WITH CONGRESS.

THE EXHIBITION OF CO-OPERATIVE PRODUCTIONS.

OPEN FROM SATURDAY, MAY 21ST, TO WEDNESDAY, MAY 25TH, 1904.

The chief thing in the inauguration of the exhibition this year was not the people, nor—and be it said with all respect—the Mayor, but the speech of the Bishop of Stepney. This was declared the crowning success of the exhibition, for besides being well delivered, it was, contrary to custom, given under the most pleasant conditions in the Town Hall, where the tired delegates—many of whom only arrived in time for the opening—could be comfortably seated. Once the speeches were over, the Congress session was in full swing, and a great and interested throng followed the Mayor—who, by the way, wore his scarlet robe—to the exhibition building. It was a defect, perhaps, that, in order to reach the building, one had to saunter down a narrow passage, but once inside, the ingenuity of the whole display appealed to everyone, for at no other time has so much colour and freshness been seen at a Congress exhibition. Practical demonstrations do a great deal towards making an exhibition successful, and this year the Crumpsall toffee boiling, the Printing Society's machine, the Leek Silk Twist machine, the Irlam soap milling machine, the Co-operative Wholesale Society tea packing, the making of Co-operative Wholesale Society cigarettes all helped to make the show unusually interesting, while the young women in attendance at the stalls, garbed in spotless cotton dresses, with the accompanying linen head-gear, were

a source of great attraction. So many of our co-operative manufactures have now developed so well, and are so successful, that they need no leading string—in fact, most of them may be said to have fully achieved their object, so far as perfection in manufacture goes. Articles for domestic purposes were very noticeable this year—in fact, the house-wife could not help but be interested in a co-operative exhibition. And to interest a community is to go a long way towards capturing it.

Co-operators are always proud of their possessions, and the real and true co-operator is enthusiastic about everything connected with co-operative production. The very laudable efforts made by the Italian mosaic workers in London should be mentioned, for visitors could not help but be fascinated by their artistic and well-designed stonework. The products from the North Wales quarries (in which co-operators have taken such interest) showed how, from stagnation, an industry can be converted into flourishing activity. The exhibits of printing from the Garden City Press afforded a striking proof of the advance made by this recent ideal association. The hob-nailed boots of the Chesham Society seemed made for everlasting wear. Samples of the Birmingham Printers, Dudley Mat Makers, the Eastern Counties Dairy Farmers, the Morning Star Sundries, the Sligo Shirt Manufacturing, and Walsall Harness Makers are a few of the names of the new associations taken at random, and their exhibits showed what has been accomplished by new and small productive societies. For over sixty years, and with increasing success, the influential reformers who constitute the co-operative movement, have directed their attention towards capturing the instruments of production—not for the mere manufacture of luxurious and useless articles, but for the more immediately useful goods which require both ingenuity and manual dexterity, and this year the exhibition afforded a striking proof of the advance made in co-operative production.

Saturday and Monday were days of unusual excitement, when thousands of people listened to the music and enjoyed the desperate tussles which had to be made before a close inspection of the goods could be made. On Saturday night, the exhibitors were put in a critical position by visitors and exhibitors being put into "outer darkness," and the officials, to avoid any accidents, wisely decided to close earlier. Meanwhile, the Co-operative Wholesale Society electricians set to work, with the result that on Monday it was possible to take a lively interest in the proceedings up to 10 o'clock at night. The task of arranging these exhibitions is a big one, and so successful has been this year's, that it must be counted one of the greatest of Congress achievements.

Below is a full list of the societies which sent exhibits :—

LIST OF SOCIETIES EXHIBITING.

Agricultural and Horticultural Association.	Andrew's Watch Manufacturing (Coventry).
Airedale Manufacturing.	Banbury Co-operative.
Alcester Needlemakers.	Birmingham Printers.

List of Societies Exhibiting—continued.

- | | |
|---|---|
| Bradford Cabinet Makers. | Midland Locksmiths (Willenhall). |
| Bristol Pianoforte. | Midland Tinplate Workers (Birmingham). |
| Bromsgrove Nail Forgers. | Morning Star Sundries (Leicester). |
| Burnley Self-Help Manufacturing. | Mosaic Workers (London). |
| Chesham Boot and Shoe. | North Wales Quarries. |
| Co-operative Permanent Building (London). | Northamptonshire Productive (Wollaston). |
| Co-operative Newspaper. | Norwich Boot and Shoe. |
| Co-operative Printing Society. | Nottingham Printers. |
| Co-operative Productive Federation. | Paisley Manufacturing. |
| Co-operative Sundries Manufacturing. | Rothwell Boot and Shoe and Leicester Self-Help Boot and Shoe Societies. |
| Co-operative Union. | Sheffield Cutlery. |
| Coventry Watch Manufacturing. | Sheffield Federated Cutlers. |
| Delph Woollen Manufacturing. | Sligo Manufacturing. |
| Desborough Boot and Shoe. | Sowerby Bridge Flour |
| Desborough Corset Manufacturers. | Sperope Boot and Shoe (Barwell). |
| Dudley Bucket and Fender. | Thomson, Wm. and Son. |
| Dudley Mat Makers. | United Baking (Glasgow). |
| Eastern Counties Dairy Farmers. | Walsall Padlock. |
| Eccles Manufacturing. | Wigston Magna Hosiers. |
| Garden City Press (Hitchin). | Women's Co-operative Guild. |
| Glenfield Progress Boot and Shoe. | Scottish Co-operative Wholesale Socy. |
| Halifax Flour. | (a) Boots and Shoes. |
| Hebden Bridge Fustian. | (b) Furniture. |
| Higham Ferrers Boot and Shoe. | (c) Grocery Sundries. |
| Ideal Clothiers (Wellingborough). | (d) Preserves. |
| Irish Co-operative Agency. | (e) Tobacco. |
| Keighley Ironworks. | (f) Underclothing, Ready-mades, and Shirts. |
| Kettering Boot and Shoe. | English Co-operative Wholesale Socy. |
| Kettering Clothing. | (a) Biscuits, Sweets, and Sundries. |
| Kettering Corset Manufacturing. | (b) Boots, Shoes, and Leather. |
| Kettering Union Boot and Shoe. | (c) Brushes. |
| Kirkby-in-Ashfield Manufacturers. | (d) Butter. |
| Leeds Industrial. | (e) Cigar and Cigarette Making. |
| Leek Silk Twist. | (f) Cloth and Clothing. |
| Leicester Anchor Boot and Shoe. | (g) Corsets, Mantles, Shirts, &c. |
| Leicester Basket Makers. | (h) Crockery. |
| Leicester Boot and Shoe. | (i) Flannels. |
| Leicester Cabinet and General Wood-workers. | (j) Flour. |
| Leicester Engineers. | (k) Furniture. |
| Medway Barge Building. | (l) Hosiery. |
| Midland Co-operative Boot Manufacturing (Wellingborough). | |

List of Societies Exhibiting—continued.

- | | |
|-------------------------------------|-----------------------------------|
| (m) Jams and Pickles. | (s) Soap Milling and Stamping. |
| (n) Lard. | (t) Tobacco. |
| (o) Literature. | Co-operative Wholesale Societies— |
| (p) Packed Goods. | (a) Tea, Coffee, and Cocoa. |
| (q) Printing and Lithographing, &c. | (b) Tea Packing. |
| (r) Soaps and Candles. | |

PUBLIC MEETING AND CONCERT.

SATURDAY, MAY 21ST, 1904.

The Saturday night's concert at Stratford was a great success, and in every way the meeting, which had been well organised, went off well. No greater testimony to the popularity of co-operation at Stratford was needed than the vast audience which assembled in the Town Hall, to listen to admirable music and a speech from Mr. William Maxwell, the esteemed chairman of the Scottish Wholesale.

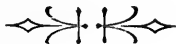
At the outset, the Chairman, Mr. Adam Deans (Secretary of the Southern Section), naturally referred to the position which co-operation occupied in the labour world of to-day, and he showed by accurate figures how the movement has gone on piling up numbers in membership and capital till to-day one-sixth of the population in the United Kingdom are co-operators, and the profits are equal to 3d. in the pound on income tax. This, he said, had gone not to a spendthrift Government, but to the people, who were using it for their own resources. Mr. Deans offered a welcome to the delegates on behalf of the Congress Reception Committee and the Stratford Society, and expressed a desire that the Women's Guild movement would continue to flourish. The Women's Guild was doing a grand and noble work, and co-operation was a grand and glorious thing, yielding profit, instruction, and recreation, the greatest good of the greatest number, by acting on the motto—"Each for all, and all for each."

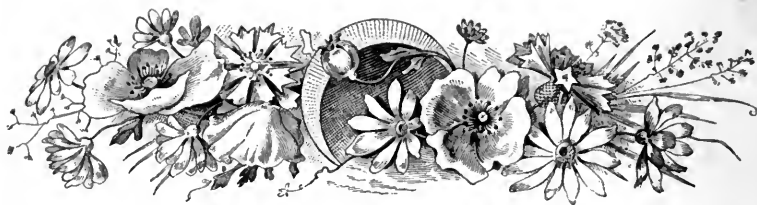
Mr. W. MAXWELL, who appeared on a Stratford co-operative platform eight years ago, could not help but contrast the position of the society then and now. He truly observed that that improvement was to be welcomed, because at one time it was thought co-operation would never flourish in London, but now such societies as Stratford, Woolwich, and West London were contributing to bring about that change to which all the leaders of the movement looked forward. What is emphatically true, Mr. Maxwell went on to say, is the fact that the Stratford Society had now come to stay. Last year as much as £35,763 was divided amongst the members in dividend and

interest, and in extending his congratulations to the Stratford members, he happily expressed the idea that if the Chancellor of the Exchequer knew the committee of the Stratford Society, he would be eager to get them upon the Bench, since they knew how to make 22 per cent on their investments. Mr. Maxwell expressed the feelings of all when he hoped, too, that each member of the Stratford Society would make himself or herself a missionary in the movement, and that in another eight years the society would have multiplied itself by ten in members, trade, and profits. Nothing could have been better than the substance of Mr. Maxwell's remarks, when dealing with the principles of co-operation, which, when applied, make for the brotherhood of man. Co-operation, he said, called forth the best that was in men, and although nations were separated by distance, language, and customs, still the speeches of co-operators throughout the wide world had all the same genuine ring about them, and all uttered the same sentiment, that war was unnecessary. Perhaps the greatest surprise to some would be Mr. Maxwell's remarks that the greatest retarding factors in the co-operative movement to-day were—not the opposition of the traders, nor unjust laws, nor the attitude of those in life's higher social circles—but the petty jealousies, the lack of confidence, and the indifference of the members themselves. Never was there a time, continued the speaker, when in face of cruel combines and tyrannical trusts—which took no count of the welfare of the worker—working men needed to think more. How was it that they—the workers—would put more trust in the man who, as their Parliamentary representative, only gave an account of himself once a year, rather than in one who had been trained and who had worked alongside of themselves? The meeting cordially endorsed Mr. Maxwell's reference to the fact that the co-operative movement had drawn out the best that was in men, and that through its influence it was fast coming up the "steepes of time" when co-operative representatives would be seen on all public boards, and even at St. Stephen's. When that time arrived many of our laws would be adjusted and justice meted out, not for special classes, but in the interests of all.

Mr. A. W. GOLIGHTLY (Chairman, Stratford Society), in moving a vote of thanks to Mr. Maxwell, said he deserved those thanks because of the work he had done for co-operation all over the country. They at Stratford had learned much from Scotland, and to-day had nothing to fear from any boycott.

Mr. H. J. MAY (Woolwich) seconded, and the acclamation in which the motion was accepted showed plainly that Mr. Maxwell's visits to Stratford were not for nothing.





THE GUILD COMING-OF-AGE.

WOMEN'S DEMONSTRATION AT CONGRESS.

MONDAY, MAY 23RD, 1904.

When Mrs. A. H. D. Acland rose on Monday night to make her speech at the remarkable gathering convened at the Stratford Town Hall, by the Central Committee of the Women's Co-operative Guild, someone in the audience remarked, "it is sure to be interesting." This turned out to be true. After a lapse of many years Mrs. Acland returned to the guild on Monday, and along with many other early workers rejoiced over the progress which the guild movement has made during the past twenty-one years. It is difficult indeed to realise that the association which bears the now familiar title of "Women's Co-operative Guild" is this year celebrating its twenty-first birthday, for it would be an utterly impossible task to measure the amount of good it has accomplished during that time.

Mrs. Acland, in her speech, asked what it was that inspired the leaders of old. Could it be their excessive hours of labour, and the fact that it was a crime to combine at that time? She then proceeded to tell how, in the old days, working men used to meet in the country villages to listen to one, who happened to be more of a scholar than themselves, read the newspaper, when quite suddenly the constable would appear amongst them, and forthwith march them off to attend service at the parish church. In those days, too, children were driven to the mills through stress of poverty, and, when they became too tired to eat, their mothers would feed them. Surely such conditions were enough to make men think; and their hopefulness was amazing, said Mrs. Acland. When, she went on to say, "I think of the old leaders—those who thought so much of us who were coming up—I am almost

afraid to think they would view our efforts as feeble and unworthy, but then they would not be in despair, for they were always so kind, and saw so far into the hearts of men, and amidst the awful crush of civilisation they would see that we were doing our best." She was sure that in the minds of the women workers of the movement of to-day there was the same spirit which animated the pioneers of old. To the work amongst the poorest at Sunderland and Bristol they—the pioneers—would say, "Well done." Mrs. Acland said she had great hopes for the guild, and the branches and members alike had her great good wishes.

But the great guild gathering had more merits than one. The programme, which was of the best, consisted of songs by the talented artiste Madame Brema, and violin solos by Miss Dorothy Bridson. It is impossible to describe the pleasure which these two artistes gave to the audience. Their performances were noble achievements. In her rendering of "My Heart at Thy Dear Voice," by Saint Saëns, Madame Brema fulfilled the sense of cleverness with which the composer is possessed. For an encore she sang delightfully that charming song "The Throstle," by Maude Valerie White. Later in the evening Madame Brema gave beautiful interpretations of the "Litany," by Schubert, and "Bird Raptures," by Cowen; and last of all, in "Come Lasses and Lads," she revealed a rollicking sense of humour. Miss Bridson's playing was remarkably distinctive, and her exquisite rendering of Bach's Air in C was greatly appreciated; as was also the "Elfin Dance," by Popper-Halin. For encores she played "Traumerei," by Schumann, and one of Tschaiowsky's pieces. More need not be said of the concert beyond the fact that the singing by the audience of "The March of the Workers," by William Morris, and "Forward, All ye Workers," brought out very effectively the soul and sentiment of the men and women who composed the great gathering.

The time between the singing was taken up by listening to speeches and the unfurling of the guild's new banner. One of the speakers was Mr. A. W. Golightly, president of the Stratford Society, who said he welcomed the work of women in the co-operative field, and as a public man he had watched the influence of women on boards of guardians, where, he was bound to say, their work was most useful, especially when it came to solving a knotty problem. The most important point raised during the present Congress was to his mind the question as to whether they were training men and women to take the places of those who were quickly passing away. Those who knew anything about education were aware that the schools did not bear evidence of neglectful fathers but of neglectful mothers. As parents they were responsible for the work of the teachers, and if a child left home for school with a grumble in its little breast, there was little hope of the teacher accomplishing his mission. On the other hand, educational results would be better and the child happier if only the mothers would interest themselves in their children's welfare. It was once asked, what had a woman to do with the affairs of a nation? He answered this—by pointing out that one-half of the industrial labour of the country was carried on by women, and it was

necessary to strengthen "the hands that rocked the cradle" by intelligence in order that the children might be brought up well. The audience welcomed Mr. Golightly's speech with frequent expressions of applause.

Mrs. M. H. LAWRENSON, who was received with cheers, said it was difficult to find words to express her feelings. On looking back over twenty-one years of hard work it was delightful to find some of the oldest friends who were able to meet with them that night. She had been reminded during the morning's speeches in Congress of a saying of Richard Heath, that fifty years ago everything was being done to destroy the spirit of the nation. Co-operation, she thought, had come to build up the soul and character of men and women. She well remembered the first meeting of the guild, when Mr. Acland came to Woolwich to speak on brotherhood, the while Mrs. Acland and she conferred together on sisterhood. Thus the guild was born. Mrs. Lawrenson pleaded that the education they had now gained as co-operators might be extended to the children, and that they should be taught, through the influence of a real home-life, to strive for one common aim—the uplifting of all. At the close of her address, Mrs. Lawrenson was the recipient of a basket of flowers, which was handed up to the platform by a guild member in the audience.

UNFURLING THE NEW BANNER.

The great moment of the evening came when Miss LL. DAVIES stepped forward to unfurl the banner of the guild. After paying a graceful tribute of homage to those who had done the pioneer work of guild organisation—whose labours the present band of workers had inherited—Miss Davies said that, in the present, they were conscious of a real right pride in the 18,500 members who now formed the guild. They were conscious of battles fought and won in the cause of women's freedom; conscious, too, of fights still to be won for the open door to the poorest, free trade, and for many other objects dear to them as co-operators. They were conscious, also, of many weaknesses and failures. But it was to the future all looked, and the banner which she then unfurled was a symbol of hope and the future.

There were ringing cheers as the folds of the banner unrolled, which Miss Davies presented to the vast audience, with the beautifully executed and emblematic design, which is now to be the symbol of the guild's aspirations. The audience followed Miss Davies' description of the design on the banner with close attention. The central figure, she said, was that of a woman planting a young sapling tree, in whose upper branches was a bird's nest. The figure symbolised hope planting the "new life," which is the ideal the guild is striving to realise—when oppression shall be conquered by freedom, and hard conditions of life made easy. The banner tells not of past deeds, but of the future, and the motto "Of whole heart cometh hope," means that the guild will go forward with a heart sound, wholly one with itself, and full of that hope "which would enable them to move mountains." As women, the guild had learnt, by combination, to use their full powers; as co-operators

they could put their principles into practice. Freedom for women and for labour was their goal, for freedom was the only basis of progress.

There was a tremendous burst of cheers when Miss Davies turned to resume her seat, but she was not allowed to reach it, for Mrs. Green (Stratford) came quickly forward and drew her again to the centre of the platform, while the whole assembly rose and sang "For she's a jolly good fellow." The voices of the large number of gentlemen present gave resounding support to the chorus of good fellowship. Mrs. Green then handed to Miss Davies a bunch of beautiful lilies, bound together with ribbons of all the guild sectional colours, expressing in one sentence the feeling of all present. "This," said Mrs. Green, "is the emblem of Miss Davies herself, the centre round which all the sections of the guild entwine."

Great were the preparations for the guild coming-of-age celebration, and ever wishful are the guild leaders that their movement shall do credit to co-operation. As Mrs. Bury remarked, in seconding the vote of thanks to the speakers of the evening, the guild had now arrived at years of discretion. What will be its future, time alone can tell, but "of whole heart cometh hope."

Among the many visitors and those who took part in Monday's great function were noticed the following:—Mrs. Acland, Mrs. Lawrenson, Mrs. M'Blain (president of the Guild), Mrs. Fidkin, Mrs. Butterfield, Mrs. Nightingale (C.C.), Mrs. Deans, Miss Deans, Miss Vaughan, Miss Tournier, Miss Spooner, Miss Harris, Mrs. Hodgett, Miss Reddish, Miss Mayo, Mrs. Abbott, Mr. and Mrs. Vaughan Nash, Mr. and Mrs. J. J. Dent, Mr. and Mrs. W. H. Brown (Stratford), Mr. and Mrs. M'Nab (Scotland), Mr. and Mrs. May (Woolwich), Mr. and Mrs. Arnold (Woolwich), Mrs. Bamford-Tomlinson, Miss Webb, Miss Cheetham (Canning Town Settlement), Mrs. Holyoake-Marsh, Messrs. Ciappesseni, Berry, Shillito, and H. R. Bailey, and many others. Mrs. Hardern (Oldham), who was unable to be present, sent a telegram expressing congratulations and good wishes.

A MUNICIPAL WELCOME.

RECEPTION OF DELEGATES IN THE TOWN HALL.

TUESDAY, MAY 24TH, 1904.

Tuesday's proceedings were unique in the history of Congress, for the Mayor and Corporation of West Ham gave the delegates a grand reception in the Town Hall. When the Council heard that the Co-operative Congress was coming to Stratford, it promptly determined to make it welcome—a fact all the more notable in view of the lessened number of Labour representatives as compared with a few years ago. But all parties united in the desire to

do honour to the co-operators, and it is significant that both Alliance and Labour men agreed on the subject. A reception committee was appointed, consisting of the Mayor (Councillor G. A. M'Dowall, J.P.), Alderman Williams (a local manufacturer), Councillors Devenay and Godbold (of the Labour group), Councillor Hurry (whose father was the silent delegate referred to by Mr. Greening in the inaugural address), Councillor T. P. Knight (an ex-vice-chairman of the Stratford Society), and Councillor Littler (a member of the Municipal Alliance, formed a few years ago, to fight the Socialists).

WELCOME BY THE MAYOR.

The approaches to the Town Hall were made gay with palms and fernery; a marquee was set up to the rear of the fine building, in which refreshments were served, as well as elsewhere in the hall, and everything done to make the reception successful. The entertainment of 1,500 delegates was a big undertaking, and leading tradesmen, like Aldermen White and Kettle, joined with a score of councillors in seeing to the comfort of the guests. An address of welcome was given by the Mayor, in which he showed his hearty appreciation of the movement. He said that, as Mayor and on behalf of the West Ham Corporation, he again gave them a most hearty welcome. Some might say, Why was the corporation welcoming this Congress? The answer was because the keynote of the movement meant the betterment of the community. Those were not his words, but were in the Congress handbook that they gave him on the previous Saturday, and no better words could express why they were meeting there. In the book given him, the hon. secretary of the Stratford Society's educational committee had written a little history about West Ham. He had pointed out how in 1860 the population was something like 40,000, whereas now it was something like 300,000, or an increase of 260,000 in forty years. The growth was somewhat phenomenal. The author did not say anything about their rates. He supposed he was nervous, but he (the Mayor) was not going to be nervous, because he wanted to correct the erroneous impression that they in West Ham were a thriftless and extravagant people. He wanted to deny that to every man there, and he hoped that they would take it home to the borough or district council where they lived that West Ham was not an extravagant or thriftless borough. It was true that their rates were 9s. 10d. in the pound, but out of that they found that 2s. was for the poor rate, and 2s. 2d. was for the elementary school rate. Did not they agree with him that these two burdens ought not to be met locally, but nationally? He was delighted to hear that applause, because they had a wonderful power in their hands, and if they impressed that upon their local Parliamentary representatives, they would be able to get relief. In West Ham they felt it most acutely that this 4s. 2d. should be a purely local burden, when it should be a national one. He had to account for the other 5s. 8d. Of this, 6d. went to the police rate, which was unfortunately necessary, so that really their local rate was 5s. 2d. in the pound. Was it extravagant of them to provide and care for the health of their people? Was it extra-

gant to provide an isolation hospital and a place for those suffering from contagious diseases, or for those suffering from mental affliction, so that they could give them every comfort they could? He was sure their answer was "No." Where did the extravagance come in? Was it extravagant to provide open space for their poor people? Certainly not. Anyone who charged West Ham with thriftlessness and extravagance was a great prevaricator of the truth. They were living in a great industrial population, and were they wrong in building free libraries and adopting the Public Libraries Act? Were they wrong in providing a Technical Institute, where young men and women could receive a training which would better equip them for life? He hoped that they would always stick up for West Ham. He would not have spoken so strongly if it were not for the fact that a friend of his, when alluding to their educational facilities in West Ham to an audience in another part of London, was not received with applause, but with the cry, "Don't quote West Ham here." He did not mind West Ham being quoted so long as they told the truth. He asked them to remember the truth about West Ham, and remember the difficulties the council had in dealing with what was purely an industrial population. He hoped he had dispelled any false impressions about West Ham they might have had, and that they would kindly remember the borough where they held their thirty-sixth annual Congress.

Councillor A. W. GOLIGHTLY made a breezy speech, reciprocating the good feelings expressed.

Messrs. E. O. GREENING, W. MAXWELL, and J. SHILLITO spoke to a vote of thanks, which was most vociferously endorsed by the vast audience, Alderman WILLIAMS responding in a most sympathetic manner.

Members of the council then conducted parties to the Technical Institute, the Public Libraries, the Electric Generating Station, the Sewage Pumping Station, the Corporation Stables, and the Public Baths. These visits were largely indulged in, while a great crowd attended the concert in the Council Chamber at 6 p.m. From 5 to 7 p.m. there was an organ recital and concert in the large hall, and at 8 p.m. other concerts were carried out in both halls. In all, no fewer than fifty-one items were on the programmes of the various concerts. Refreshments were served throughout the evening, and for five hours the Corporation of West Ham showed in a very fraternal and practical form its sympathy with, and interest in, the work of the co-operative movement.

EMPLOYEES IN CONFERENCE.

WEDNESDAY, MAY 25TH, 1904.

About 250 employés of the co-operative movement assembled in the Conference Hall, West Ham Lane, Stratford, after its vacation by the Congress delegates, on Whit-Wednesday afternoon. The meeting had been

jointly arranged, as in previous years, by the Congress Reception Committee and the Amalgamated Union of Co-operative Employés.

Mr. W. H. BERRY (Southern Sectional Board), who presided, opened the proceedings with an earnest address, in which he claimed fellowship with his audience, as assistant secretary of the Club and Institute Union. It had become a custom to discuss the position and opportunities of co-operative employés, and he thought one of the most splendid of their opportunities was to act as missionaries for the co-operative movement. At the same time committees ought not to expect more than a moderate amount of extra energy in this direction from their employés—there are limits to what is possible. The key to the position lay in enlisting their sympathies. The word "employés," in his opinion, did not properly describe the position. Employés were really part of the movement, and he preferred to call them "workers," as their relations to their employment were entirely different to those of the persons engaged in the ordinary system of trading. When any forward movement was on foot, it was to him a most hopeful sign if the management decided to ask the opinion of their staff. No matter how well co-operation is managed, it depends after all on the shopmen and staff whether the business is made or marred. He admitted the position of employés was not all that it might be, but he was glad to observe that there was a large increase in the number of employés sent as delegates to that Congress. As to wages and conditions, the position of employés would be exactly what they made it themselves, and this was where the A.U.C.E. could be useful. If they would not unite to help themselves, they could not expect others to work for them. The speaker noted with satisfaction the growing interest in educational work, especially in training classes for managers and others, and recommended the holding of regular meetings in connection with branches of the union to discuss systematic management. The speaker concluded by expressing the hope that the workers would feel this, and that the A.U.C.E. would use its immense possibilities in training and developing their faculties in the direction indicated.

Mr. T. HOWE (President, A.U.C.E.) said that in years gone by there was no bond of sympathy between committees and employés. This missing link in the long and strong co-operative chain had now been supplied by the A.U.C.E., which had over 10,000 members and £13,000 of funds, much of which was invested in co-operative channels. With this membership and these funds the Union was an agent of usefulness in the ranks of co-operative workers. They were trying to promote efficiency among employés. Knowing that desperate efforts were being made to divert trade from the movement, it was necessary for co-operative employés to become efficient and wise ambassadors in the great cause they served, and he urged co-operative committees to give facilities for the attendance of their servants at classes, and to show a desire for their better equipment. It ought not to be necessary to go outside the movement to get qualified men to fill the best positions inside. They wanted high ideals, enthusiasm, and courage, and to put more

soul into their work. There was a fear that the movement might become soulless, and spend all its time and energy among the sordid things of commercialism. This the employés could help to prevent if they would think broadly and widely. The speaker concluded with a reference to the position of aged employés.

A short discussion followed, in the course of which a number of questions were asked.

Mr. A. HEWITT (General Secretary, A.U.C.E.) briefly recounted the objects of the Union. They had not so far found it necessary to resort to strikes, having been able to settle most of their little troubles by more conciliatory methods. He deprecated the action of certain co-operative societies which were seeking to lengthen shop hours. In reply to a question as to why co-operative societies did not pay wages equal to those paid by outsiders, Mr. Hewitt emphasised the extreme difficulty experienced in securing reliable information as to what was actually paid by shopkeepers, on which a comparison could be based.

Mr. A. W. GOLIGHTLY (President of the Congress, and Chairman of the Stratford Co-operative Society) said that if labour was to be intelligently understood, its claims must be presented in associated form. The element of selfishness in human nature presented an obstacle to reform, which could only be overcome by the inculcation of the spirit of brotherhood and by organisation. Co-operative service differed from that of private trade in that the employé was entitled to be a member of the society he served, take part in its deliberations, and share in the profits accruing. These privileges carried with them also a share of responsibility, and herein lay the difference between the two systems. He deplored the tendency to regard profit-making as the sole aim of life. On the shop-hours question Mr. Golightly was of opinion that if the members could be taught to do their business in reasonable hours a much shorter working week would be possible. The system of late shopping should be ended, but at present the reductions possible to co-operators were limited by the customs of the district, and he had been astonished to find that shop-workers often had to be on duty from eighty to ninety-five hours a week against fifty-five or fifty-six in the co-operative societies. If they could convert the public, labour's conditions could be much improved. Good employés should have good wages and good conditions, and he wished success to their organisation.

AFTER THE WORK WAS OVER.

THE TRIP TO RAMSGATE.

THURSDAY, MAY 26TH, 1904.

The clouds hung low and thick as the "Royal Sovereign" steamer lay alongside Old Swan Pier, above London Bridge, taking on the delegates and their friends on the Thursday morning following the Congress. Messrs. Golightly, Facey, Bate, Sindow, and others were early on the pier, and as delegates put in an appearance they demanded to see the full ticket for the trip. By 8-30 a.m. over 800 passengers were aboard, and the bell rang to be off. A pall of smoke seemed to cast a gloom over the spirits of the company, but the friends who resided in the metropolitan districts advised the rest that lower down the stream the sky would clear. Places of interest were pointed out by willing guides, and the pool of London was compared to the busy streams of the Tyne, Mersey, Forth, and Clyde, and others where shipping are wont to go, and where delegates came from. Silvertown hove in sight, and the fine proportions of the mill and factory beyond were greatly admired. A loud shout went up from the deck of the steamer, when it was seen that right on top of the mill tower handkerchiefs were being waved to the passenger steamer, while the "hooter" of the Sundries factory sounded out a fine welcome to the delegates. At North Woolwich, a fresh contingent got on board, and soon were pointing out the huge tower and clock of the Royal Arsenal Co-operative Society, and the different wharves and points of the Arsenal itself that could be seen from the river front. At Tilbury a further contingent was taken on, which brought the numbers up to 1,085. No other stop was made until Ramsgate was reached.

On board the steamer everything was gay. Old friends were renewing their acquaintances and making new ones as fast as possible. The Stratford committees were wending in and out of the company, and were being congratulated on all sides on the splendid manner in which the Congress, exhibition, refreshments, excursions, &c., had been arranged and carried out. Little groups of men and women here and there began to make things lively by giving recitations, or singing songs, and the boat became full of boisterous mirth and fun. Concerts were going on in several parts of the steamer at one time. The Welshmen were distinguishing themselves by their musical songs and glees and gathering crowds around them wherever they went. The Scotchmen were there with their highland mirth and joviality. Lancashire was trying to outshine Yorkshire over some humorous story that the delegates thoroughly enjoyed, while there was quite an outburst of eloquence in the native tongue of many counties.

Among the passengers there were many curious characters. One of these was a representative of the proud Preston stores. He was a born humorist--



AVENUE IN BUSHWOOD.





BEECHWOOD AT HIGH BEECH.



AMBESBURY BANKS.

one of those to whom humour comes as a natural instinct—and he amused the delegates immensely. He gave recitations, made stump speeches, sang songs, and told funny stories, all of which kept his audience in one continuous roar of laughter. There were orations by Hayhurst, and other northern orators, in their own familiar brogue.

When Ramsgate was reached there was another surprise, for the Ramsgate Society had provided brakes for about 300 people, who were taken all round the town to see the sights, and with each conveyance a member of the Women's Guild acted as guide.

Just before the steamer started on the return journey, Mr. A. Deans mounted the bridge of the steamer, supported by the members of the Stratford committee. Mr. Deans made a speech pointing out that the reason why the Congress delegates had been taken to Ramsgate was because in that town there was a little struggling society, and it was thought that the presence of so many delegates would help to impress upon the townsfolk the fact that the society in their midst was allied to a great organisation. He introduced Mr. D. Fish, coxswain of the Ramsgate lifeboat, who had so ably pioneered the brakes round the town, and who had been connected with the society for many years. He was a hero in many ways, and had been instrumental in saving many lives, some fifty-three in all. On one occasion Fish and his crew stood off the Goodwin sands for two whole days and nights, in order to rescue some people from a sinking ship. Mr. Deans moved the best thanks of the delegates be given to the Ramsgate Society, which was seconded by Mr. King, of Stratford. Mr. Fish suitably replied, when ringing cheers were given in his honour. Cheers were raised for the harbour master, who was on the pier, and for the Women's Guild. On the return journey the fun rolled fast. There were singing parties everywhere. Noisy debates on temperance and other subjects occupied the fore of the steamer, while the Welshmen and others, headed by Deans, had a concert party in the stern. Before the Nore was reached, however, dark clouds hove in sight, and before the delegates could get below broke, and the rain came down in sweeping torrents on the deck. The deck was like a running stream, and many of the delegates had a good drenching. It soon cleared off, and in a short while the decks were cleared and the fun went on as before.

Tilbury was reached early, and many passengers journeyed to London by train. Others got ashore at Woolwich, while those that journeyed to Old Swan pier enjoyed a sight of the stream at night, and reached their destination at 9-40. It had been a most enjoyable day, and a fitting termination to what will become known as one, if not the most popular Congresses ever held.

RESOLUTIONS OF CONGRESS.

1. Co-operative Farming. Page 315.

That the Central Board be requested to appoint a committee or commission to make inquiries and obtain evidence on the question of co-operative farming, with a view to help societies to solve the problem of profitable land culture. Further, that the sections and districts be requested to co-operate by appointing local committees of inquiry.

2. Agricultural Supply and Distribution. Page 316.

That this Congress notes with satisfaction the growth of co-operation amongst agriculturists, as evidenced by the numerous co-operative societies established during recent years for the purpose of supplying farmers and others with the machinery, implements, manures, seeds, &c., required in their business, and also for distributing their produce on a co-operative system. Believing it desirable that a close connection should be maintained between all branches of the co-operative movement in this country, the Congress pledges itself to assist in the development of co-operation in this direction by encouraging the Agricultural Organisation Society in its work, and by using its influence towards the establishment of mutual trading relations between the Co-operative Wholesale Societies and the agricultural societies.

3. Agricultural Small Holdings. Page 318.

That this Congress endorses the resolutions passed by previous Congresses in regard to "Small Holdings," and hereby authorises the United Board to prepare and submit to the societies a scheme for the establishment of a "Co-operative Landowning Society," with the object of buying land for the purpose of being *rented* in suitable plots to agricultural workers for cultivation by them and their families. Further, that the societies which already possess land suitable for cultivation be also urged to try the experiment of letting the same to "small holders" at fair and reasonable rents. In either case the allotted acreage to be sufficient to enable the worker to live by the result of his labour on the land, and not to use it as supplementary to other employment.

4. Small Savings or Penny Banks. Page 321.

That the Congress expresses its appreciation of the fact that 587 societies are shown in the report as having "Penny Banks," and that deposits to the amount of £995,818 are now invested in them. Realising the importance of giving the utmost facilities to the children of members to invest their small savings, the Congress urges upon all societies which have not yet established a "Penny Bank" department the desirability of doing so at the earliest opportunity.

5. The Registrar's Return. Page 324.

That this Congress desires once again to place on record its emphatic condemnation of the system of credit trading, which appears to be growing

in the movement, and calls upon all societies to use their utmost efforts to abolish the credit system and to substitute cash payments for all goods sold in their shops.

6. International Congress at Budapest. Page 325.

That the attention of all societies members of the Co-operative Union be called to the forthcoming Congress of the International Co-operative Alliance, which will be held at Budapest in September next, and that they be urged, wherever possible, to encourage the growth of International Co-operation by sending delegates to that Congress, either singly or by the grouping together of several societies.

7. Free Trade. Page 329.

That this Congress emphatically re-affirms the decision of the Doncaster Congress to resist any interference with the Free Trade policy of this country, and hereby authorises the Parliamentary Committee to take such steps as may be rendered necessary to oppose any efforts which may be made, either in or out of Parliament, towards the retrograde policy of Protection or Preference.

8. Importation of Canadian Cattle. Page 334.

That this Congress regrets that the Government have not seen their way to legislate for the removal of the restriction connected with the importation of live Canadian cattle into this country; and still further regrets the attitude taken up by the Board of Agriculture in its avowed intention to maintain the restriction, not on account of disease among the cattle, but to protect the breeders of this country against foreign supplies, even at the expense of the consumer, who has to suffer in consequence.

9. Bills in Parliament. Page 336.

That this Congress recommends the undermentioned Bills, now in Parliament, to the notice of all societies and to the members of such societies in their capacity as individual voters, and urges them to take such action as lies within their power to induce their respective Members of Parliament to vote in their favour, seeing that the whole of the bills mentioned would, if carried, be greatly to the advantage of the people, viz. :—

- (a) Land Taxation and Purchase Bill, Mr. J. W. Logan.
- (b) Land Values Taxation (Scotland), Mr. G. M'Crae.
- (c) Sale of Butter Bill, Hon. Ailwyn E. Fellowes.
- (d) False Statements Bill, the Attorney-General.
- (e) Workmen's Compensation Bill, Mr. R. Bell.
- (f) Trade Marks Bill, Mr. J. F. Moulton.
- (g) Canal Traffic Bill, Sir W. Holland.
- (h) Easement of Light, Mr. J. F. Moulton.

10. Honorary Members. Page 339.

That Messrs. Griffiths, Scotton, Smith, Bailey, Crooks, Rule, Beckett, Greenwood, Hardern, Watson, Wilberforce, Allan, Meldrum, Acland,

Carter, Greening, Hines, Holyoake, Pumphrey, and Young be appointed as honorary members of the Central Board for the ensuing year.

11. Societies' Power to Borrow. Page 339.

That, it having come to the knowledge of the Congress that many societies have exceeded the powers contained in their rules in regard to obtaining money on loan, the attention of all societies is called to the absolute necessity for a strict observance of the rules on the part of committees and officials in respect to this important matter, and that in no case should they accept money on loan in excess of the limit fixed in the rules and except on giving such legal security as is required.

12. Balance Sheets and Accounts. Page 340.

That in the opinion of this Congress there should be perfect confidence between the committees and members of co-operative societies in all matters of accounts. The committees being appointed by the members as trustees or managers to act on their behalf, should realise it as their bounden duty to submit clear and correct statements to the members in regard to the transactions and position of their society, whatever the results of their business may be, whether profitable or otherwise.

13. Auditing Societies' Accounts. Page 341.

That this Congress desires to impress upon societies the necessity for greater care to be exercised in the selection of auditors, and earnestly recommends that all societies should have their accounts audited (a) by persons who have obtained the "audit certificate" of the Co-operative Union, or (b) by public auditors appointed by the Treasury under the provisions of the Industrial and Provident Societies Act, or (c) in cases where such auditors are not available, by local auditors possessing the best qualifications for the position.

14. Overlapping. Page 343.

That this Congress condemns the practice of "overlapping" by co-operative societies as being inconsistent with the principles of co-operation, and calls upon all societies in districts where rivalry and overlapping exists to submit their differences to their sectional boards for arbitration, with a view to amalgamation of interests where found practicable, or otherwise solving the difficulties by having fixed boundaries.

15. International Peace. Page 344.

That this Congress of co-operators being firmly convinced of the benefits to be derived from international peace, and believing that it is possible to settle international disputes by means of arbitration, desires to record its satisfaction that an arbitration treaty has been recently made between this country and France, and to express a hope that this important step may be followed by a similar treaty to be entered into between Great Britain and the United States.

16. Alteration of Rules. Page 347.

Rule 26.—The following new paragraph is added, and numbered (9) :—
 (9) "Ireland: The affairs of the Co-operative Union in Ireland shall be administered by an executive committee of seven members, appointed as hereinafter mentioned, acting under the supervision and control of the United Board, who shall also appoint a representative to act with and as part of the committee." The executive committee for Ireland shall be deemed to be a "sectional board" in all matters except as regards representation on the United Board and its various committees, but its members shall not be reckoned as members of the Central Board, nor shall they be entitled to attend the annual Congress, except as regards two of their number, to be appointed by the executive committee at its first meeting to be held after Congress in each year, who shall be deemed to be members of the Central Board for the year. The provisions of Rule 44 as regards payment of the Central Board shall apply to the members of the executive committee for Ireland.

Rule 27.—After the word "section," in line 3, the following words are added, viz. :—"and the members of the executive committee for Ireland."

Rule 34 (1).—Lines 5 and 6, the words "or any other section which may hereafter be added by Congress," are deleted.

Rule 34.—That the word "three," in line 3 of this rule is struck out, and the word "four" is substituted.

17. Transferable Shares, Reserve Funds, and Depreciation. Page 373.

That this Congress recommend to the serious consideration of societies the desirability for mutual preservation and protection by (1) the insertion of powers in their rules to suspend at the discretion of the committee the payment of all withdrawals, whether on notice or otherwise, whenever circumstances arise that make it imperative in the interests of all its members; (2) the review of their depreciations to see if they are adequate to meet all future exigencies; (3) the creation of adequate reserve funds to provide for all special and general adverse contingencies.

18. Co-operative Education. Page 386.

That in the opinion of this Congress the report of the Education Committee of the Central Board offers excellent opportunities to societies of doing education work which, rapidly becoming more and more necessary, shall be of real value to the movement. Further, this Congress earnestly recommends societies to concentrate their efforts on the formation of co-operative character and opinion rather than to carry on work or any portion of work which is more correctly the work of the local or municipal authorities.

19. Appointment of Auditors. Page 395.

That Messrs. W. Swallow and T. Wood be appointed as auditors of the accounts of the Co-operative Union for the following twelve months.

20. Place of Next Congress. Page 395.

That the next Congress be held at Paisley in Whit-week, 1905.

RESOLUTIONS OF THE CENTRAL BOARD

AT ITS MEETING BEFORE CONGRESS, SATURDAY, MAY 21ST, 1904.

1. Resolution from United Board.

The following resolution, which had been passed by the United Board, was submitted, and unanimously agreed to, viz. :—

That no resolution from any committee of the Central Board be brought before the Annual Congress unless it has previously been submitted to the Central Board for its approval or otherwise.

2. Representation of District Associations at Congress.

That in future the representative of a district association at Congress must either be a member of its executive or otherwise have been appointed by one of the district conferences.

3. Delegates' Appointment Form.

That the action of the General Secretary in inserting in the delegates' credential form a column asking for the *share number* of each person be approved, and that the column be again put on the delegates' form, and that a similar form be used in future.

4. Grants to Women's Guilds.

That the sum of £200 be granted to the English and £50 to the Scottish Women's Guilds respectively.

5. Honorary Members.

It was decided to recommend Congress to add the names of Messrs. E. O. Greening and W. T. Carter to the list of honorary members.

6. Training Centres for Managers.

That we agree to the recommendation of the Office Committee that the Committee on Education should have full control of the training centres for managers, on the ground that it is advisable that all educational matters connected with the Union should be under the supervision of one authority.

7. Report to Congress.

The report of the Central Board to Congress was then considered paragraph by paragraph, and various resolutions bearing on matters contained in the report were agreed to. Arising out of the report, the following additional resolutions were passed, viz :—

(a) Glasgow Offices. That the recommendation of the Office Committee in regard to this matter be adopted.

(b) Dangers to the movement. That the Office Committee be requested to take immediate action to lessen the evils referred to

in clause 35, paragraphs (a), (b), and (c) of the report of the Central Board, and submit a policy of action for the guidance of the sectional boards.

AT ITS MEETING DURING CONGRESS, TUESDAY, MAY 24TH, 1904.

1. Office Committee.

Resolved—

- (a) That the Office Committee for the ensuing year consist of one member from each section, except the North-Western Section, which shall appoint two members.
- (b) That the appointments be made by the various sections at their first meeting after Congress.
- (c) That the Office Committee be elected from those who are appointed to attend the meetings of the United Board during the year.
- (d) That the committee meet quarterly, and that the meetings be arranged so as to come in the intervals between the meetings of the United Board.
- (e) That the Office Committee appoint an executive which shall also act as the Finance Committee of the United Board, and that monthly meetings be held for the purpose of checking the accounts of the various sections.

2. Committee on Production.

Resolved—

That the various sectional boards be requested to appoint their representatives on this committee at their first meeting.

3. Committee on Education.

Resolved—

That the sectional boards be requested to appoint the number of representatives which they are entitled to send to this committee, also that the various educational associations be allowed to send representatives to act on the committee, together with one representative from the Women's Guild.

4. International and Foreign Inquiry Committee.

Resolved—

- (a) That the constitution of this committee be extended, so as to allow of representatives being appointed from each section, *i.e.*, one from each sectional board, with the exception of the North-Western, which shall have two.
- (b) That the following gentlemen compose this committee for the following twelve months, *viz.* :—
 Midland Section Mr. D. M'Innes.
 Northern Section..... Mr. F. A. Ciappessoni.

North-Western Section	Messrs. E. Booth and T. Redfearn.
Scottish Section	Mr. J. Deans.
Southern Section	Mr. H. Vivian.
South-Western Section	Mr. R. R. Prynn.
Western Section	Mr. R. Warne.

5. Exhibitions Committee.

Resolved—

That the representatives of the Union on this committee be appointed by the United Board, and that in the meantime the present members continue to act.

6. Joint Propaganda Committee.

Resolved—

That the Midland Sectional Board appoint one representative on this committee, and the North-Western two.

7. Trades Union Congress.

Resolved—

That the North-Western Sectional Board be authorised to appoint two representatives to attend the Trades Union Congress, to be held in September, as representing the Union.

8. National Union of Teachers.

Resolved—

That we send two representatives to the next annual conference of the National Union of Teachers, to be held during Easter Week, 1905, and that the Educational Committee appoint one, and the section in which the conference is to be held the other.

9. Resolution re "Co-operative Farming."

The following resolution, which had been passed by Congress, was submitted for consideration, viz. :—

That the Central Board be requested to appoint a committee or commission to make inquiries and obtain evidence on the question of "Co-operative Farming," with a view to help societies to solve the problem of profitable land culture. Further, that the sections and districts be requested to co-operate by appointing local committees of inquiry.

Resolved—

That this matter be referred to the Productive Committee, with power to call in experts to go into the question thoroughly.



STATISTICS

OF

Societies' Trade, &c.,

FOR THE

.. YEAR 1903. ..



Statistics of Societies' Trade

IRELAND.

RETURN OF TRADE, &c., of Distributive

a These particulars are taken from our last year's return. *b* These particulars are taken this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.	Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£
IRELAND.									
Armagh.....	327	1896	..	120	745	403	..	829	150
*Banbridge.....	..	..	..	..	..	..	..	..	2
cBallinagleragh.....	..	..	..	..	..	..	..	..	3
bBallinamona.....	45	47	809	..	45	446	..	977	4
Belfast.....	1650	4761	607	319	3172	4781	..	1139	858
Charlesfort.....	30	73	..	..	27	74	..	..	6
bCoalisland.....	121	179	274	..	49	234	..	152	7
Doneraile.....	30	223	58	..	70	198	..	40	408
*Dublin.....	..	..	..	..	..	..	..	..	9
bDunsany.....	189	814	1068	..	216	952	..	1261	10
bGreenore.....	68	443	164	..	1	563	..	857	11
Inchicore.....	211	1765	..	38	892	982	..	1	89
Keady.....	96	296	..	..	81	216	..	10	107
*Larne.....	..	..	..	..	..	..	..	..	14
Lisburn.....	388	2687	63	..	60	645	..	1491	756
Londonderry.....	818	5804	9636	430	2629	3611	6539	1991	1099
Lucan.....	82	96	..	10	22	166	..	36	..
bLurgan.....	148	415	574	..	751	242	..	..	18
Portadown.....	245	1422	369	22	605	992	..	607	293
bShamrock.....	170	138	403	..	..	170	..	461	..
bSuffolk.....	91	178	..	..	..	127	..	144	..
Summerhill.....	204	603	411	518	40	1476	..	36	423
	4913	21840	14436	1457	9405	16278	6539	10032	4183
Productive Societies:—									
bBelfast Tailors.....	207	260	642	..	108	260	..	524	..
Sligo Manufacturing.....	220	2246	1345	..	1117	1377	..	..	1368
Total.....	5340	24346	16423	1457	10630	17915	6539	10556	5551

* Not commenced business at end of 1903.

for the Year 1903.

Co-operative Societies in IRELAND, for 1903.

from the Registrar's Return for 1902. *c* These societies have not made a return either to the Registrar.

	No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
	Distributive.	Pro-ductive.	Salaries and Wages.	Depre-ciation.			Net Profit.	Aver-age Divi-dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
										Co-operative Union.	Educa-tional Pur-poses.	Chari-table Pur-poses.
			£	£	£	£	£	£	£	£ s. d.	£	£
1	6	..	264	75	55	8030	624	1 4	..	2 10 0	4	..
2	..	..	..	..	..	..	..	..	..	..	..	..
3	..	..	..	..	..	..	..	..	..	..	..	..
4	..	..	..	..	..	5628	184	..	..	..	..	..
5	55	..	2043	217	142	40157	2904	1 5½	109	8 16 6	66	..
6	2	..	42	..	..	732	13	..	..	..	..	..
7	..	..	..	..	..	1777	8	..	..	..	..	..
8	3	1	191	7	..	1491	..	..	..	..	..	..
9	..	..	..	..	..	..	..	..	..	..	..	..
10	..	..	..	..	..	5719	175	..	..	1 11 3	..	..
11	..	..	..	..	..	3768	543	..	..	0 11 4	..	..
12	10	..	591	15	83	12459	1143	1 10½	..	1 13 6	..	..
13	3	..	61	10	9	1801	76	1 0	3	..	..	..
14	..	..	..	..	..	..	..	..	..	..	..	..
15	9	..	508	170	95	11954	826	1 5½	..	3 3 4	..	..
16	20	3	1102	146	210	21973	1919	1 8½	33	6 1 8	50	17
17	3	..	103	5	3	1876	61	0 9	..	0 13 8	..	..
18	..	..	..	..	..	3232	85	..	..	..	..	..
19	6	..	262	46	67	6120	347	1 0	7	1 19 0	6	1
20	..	..	..	..	..	4629	618	..	..	..	..	..
21	..	..	..	..	..	3489	352	..	..	..	..	..
22	6	..	212	8	30	4800	145	1 0	..	..	..	..
	123	4	5379	699	694	139635	10023	..	152	27 0 3	126	18
23	..	..	..	..	..	1820	..	..	..	..	..	..
24	..	55	947	87	..	3956	..	..	..	..	..	..
	123	59	6326	786	694	145411	10023	..	152	27 0 3	126	18

† Nine months' trading only.

MIDLAND

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of
RUTLAND, SALOP, STAFFORD, WARWICK, and Part of WORCESTER,

a These particulars are taken from our last year's return. *b* These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
No. 1.—NORTHAMPTON & EARLS BARTON DISTRICT—									
Blakesley	58	135	..	..	21	145	..	60	1
Braefield	250	3014	318	668	237	506	998	2442	68
Brington	93	249	..	80	36	200	..	197	33
Brixworth	258	1535	..	150	926	486	..	..	4
Cogenhoe Self-Help	101	423	..	13	35	204	..	222	24
Daventry	760	8369	2627	202	6652	2940	1112	876	12
Denton	65	327	..	86	115	133	..	240	7
Earls Barton	684	10395	704	589	5084	2446	2642	2477	3
<i>b</i> East Haddon	58	169	..	..	..	218	..	183	9
Ecton	98	329	..	116	..	265	..	294	26
Hackleton	142	1507	..	211	53	909	890	642	11
Harleston	196	393	31	50	79	234	..	323	4
Harpole	500	4749	3848	422	508	1923	3450	545	380
<i>b</i> Hazelbeach	17	23	..	..	2	38	..	3	14
Long Buckby	610	6910	328	375	4131	1900	3129	2263	2
Moulton	251	1995	..	800	864	694	400	1549	16
Northampton	1806	5609	5248	1236	6668	4481	1851	895	17
Pitsford	69	338	..	37	50	179	..	201	18
Roads	14	29	..	..	..	14	..	..	19
West Haddon	138	934	..	138	470	336	..	355	20
Wootton	84	270	..	..	23	190	..	152	10
Yardley Hastings	228	1545	180	200	500	887	200	508	22
	6420	49247	13284	5373	26454	18618	14612	14427	562
Productive Society: Long Buckby Boot & Shoe	114	306	100	17	48	264	..	49	23
Total	6534	49553	13384	5390	26502	18882	14612	14476	1014
No. 2.—WELLINGBOROUGH AND KETTERING DISTRICT—									
<i>b</i> Bozeat	77	223	2046	..	1000	484	..	818	1
Barton Latimer	381	4418	6361	397	2411	1978	7012	499	27
Desboro'	858	21083	22384	492	21023	6995	14965	3065	17
Finedon	725	7974	757	1110	3870	1622	3955	1428	81
Higham Ferrers	320	2469	327	195	1640	1291	..	553	5
Irchester	285	3908	318	133	500	1070	1500	622	6
Irthlingboro'	524	2405	2962	69	3531	2426	1407	436	156
Kettering	6450	98075	4663	2975	35550	14252	44737	21334	8
Market Harboro'	904	3485	2727	228	4488	2392	..	706	75
Raunds Distributive	890	6578	3166	506	6098	4661	2501	710	63
Ringstead Distributive	133	522	144	54	908	323	..	211	31
Rothwell	640	9565	2517	403	8040	2222	6289	3339	159
Rushden	1482	7765	4009	518	8389	3319	1894	1256	13
Thrapston	215	1081	585	33	1125	658	..	..	14

SECTION.

CAMBRIDGE, DERBY, LEICESTER, LINCOLN, NORTHAMPTON, NOTTINGHAM,
for 1903, arranged in their respective Conference Districts.

from the Registrar's Returns for 1902. c These societies have not made a return either to
the Registrar.

No of Employees on Dec. 31st.			EXPENSES.			Sales during the Year.	PROFIT.							
Distributive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.	Interest on Share Capital.	Net Profit.		Aver- age Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.					
									Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses.			
			£	£	£	£	£	s. d.	£	£	s.	d.	£	£
1	1	..	91	..	9	1014	9	0 6	..	0	10	0	..	..
2	2	1	144	..	97	5317	842	3 0	..	..	..	..	..	3
3	1	2	115	3	9	1285	216	2 9	..	..	..	..	..	..
4	2	..	199	..	68	5427	691	2 11	..	..	..	..	..	2
5	1	..	60	9	13	1247	107	1 9½	..	..	..	..	..	..
6	14	4	880	81	328	15127	1783	2 0	..	6	5	0	14	18
7	1	..	72	..	14	1451	144	2 5½	..	0	11	2	..	..
8	9	4	614	255	464	15781	1812	2 6	..	5	18	11	20	20
9	..	..	..	..	..	1131	74	..	..	..	..	..	..	..
10	1	1	60	..	14	1876	224	2 10	..	..	..	..	..	..
11	1	1	73	..	60	2117	368	3 3	..	..	..	..	..	1
12	3	..	208	12	17	2784	342	4 1½	..	1	1	10	..	..
13	12	6	675	103	183	13525	1100	1 9	..	4	0	0	..	5
14	..	..	..	..	..	481	24	..	..	..	..	..	..	..
15	12	3	716	146	209	16554	2056	2 3	..	5	0	0	15	37
16	2	2	144	..	95	5254	626	2 6	..	1	18	6	4	2
17	30	9	1316	275	158	28623	2712	1 8	..	8	6	8	75	3
18	2	..	83	1	16	1154	140	2 2	..	0	11	6	..	1
19	..	..	13	..	..	114	..	..	..	..	..	..	..	..
20	1	..	115	..	45	1940	198	2 4	..	1	2	10	..	3
21	1	..	58	2	15	618	83	0 6	..	0	14	8	..	..
22	3	..	155	10	74	5029	546	2 2½	..	1	16	0	2	1
23	99	33	5741	897	1888	127849	14047	..	..	37	17	1	130	99
	..	15	906	6	12	1997	56	..	8	0	17	10	1	1
	99	48	6647	903	1900	129846	14103	..	8	38	14	11	131	100
1	..	..	..	..	..	3657	134	..	..	0	13	8	..	..
2	9	2	461	81	156	10955	1245	2 1	..	2	17	2	10	8
3	12	16	1331	204	818	20242	2910	2 4	..	6	13	4	20	20
4	12	3	786	65	328	19915	2020	2 6	..	6	0	2	7	7
5	5	2	318	50	117	6541	762	2 0	..	2	10	0	8	5
6	6	2	516	112	118	11588	1432	2 6	..	2	6	8	16	2
7	11	3	781	117	107	15330	1372	2 0	..	4	5	4	7	9
8	94	18	6799	1222	3564	129433	18520	2 3	..	16	16	0	140	176
9	21	3	1065	151	136	16274	1327	1 7	..	7	8	8	12	5
10	18	4	1448	382	295	23391	2474	2 3	..	6	15	0	37	18
11	2	1	174	3	22	2334	189	2 0	..	2	2	4	..	1
12	8	2	727	158	379	16438	2203	2 0	..	..	..	..	6	5
13	31	5	1543	588	326	31225	3666	2 0	..	10	18	10	40	46
14	6	2	120	60	44	3684	345	1 9	..	1	7	6	5	..

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
WELLINGBOROUGH AND KETTERING DISTRICT— <i>Con.</i>		£	£	£	£	£	£	£	£	
Walgrave Industrial	138	607	..	99	620	480	..	..	..	15
Welford (N'thamptonshire) ..	25	74	..	5	..	38	..	37	..	16
Wellingboro' Midland	2114	19002	11012	685	16155	7412	2350	6791	1830	17
Wollaston	542	9869	980	296	1800	1830	6078	2245	..	18
Woodford	106	766	243	40	728	315	..	107	..	19
	17109	199864	65201	8238	117276	53768	92688	44217	2439	
Productive Societies:—										
bBroughton Boot and Shoe..	10	58	..	..	..	10	..	..	..	20
Desboro' Boot and Shoe ..	254	3634	1857	461	1410	5701	..	126	1140	21
„ Corset Manufactg	39	1100	107	271	668	3161	..	..	605	22
Finedon Boot and Shoe	33	5483	87	701	555	1767	..	2517	2030	23
Higham Ferrers Boot & Shoe ..	96	1197	289	316	422	1170	..	175	655	24
Kettering Boot and Shoe ..	712	8221	5930	1989	5903	7240	..	2409	3254	25
„ Builders	189	2280	4387	536	5052	1919	..	25	3581	26
„ Clothing	833	11799	9086	2054	10786	16886	..	96	1885	27
„ Corset M'facturers	332	5182	2400	417	4091	3380	..	77	1139	28
„ Union Boot & Shoe	297	3330	1203	550	3319	1819	..	10	1930	29
Northamptonshire Productive (Wollaston)	182	2606	1486	584	361	2685	..	1576	1789	30
Raunds Productive	38	4344	1181	53	2059	3801	..	..	396	31
Ringstead Unity	27	1242	..	150	63	1177	..	..	4	32
Rothwell Boot and Shoe ..	160	491	2636	219	2107	1503	..	..	1409	33
St. Crispin Produce (Raunds) ..	45	4293	1765	603	2762	4806	..	..	925	34
bWalgrave Productive	18	1062	3369	..	135	4251	..	140	..	35
Wellingboro'-Ideal Cloth'rs ..	191	2534	1345	404	1735	5634	..	89	1419	36
„ Midland Boot	121	569	1920	..	655	1642	..	..	710	37
Total	20686	259289	104249	17546	159359	122920	92688	51457	25350	
No. 3—LEICESTER DISTRICT—										
bAnsty	285	2699	711	..	1864	977	..	342	..	1
Ashby-de-la-Zouch	241	766	..	40	45	586	..	399	64	2
Barwell	625	9674	379	371	6289	1896	..	1264	..	3
Broughton Astley	137	919	462	64	691	610	..	185	..	4
Burbage	429	3824	342	100	2895	1342	..	443	..	5
Coalville	2832	17506	4631	1255	9513	9079	710	8282	69	6
Cosby	154	872	1282	86	1844	501	..	32	..	7
Croft	163	846	253	121	5	853	..	666	42	8
Earl Shilton	182	793	..	250	1960	559	..	..	..	9
Enderby	687	10293	3469	173	3966	3608	6518	1381	243	10
Fleckney	363	2286	..	115	1178	1012	300	1	..	11
Glenfield	230	3068	1116	133	2916	670	131	1004	..	12
Great Glen	93	351	83	58	11	170	..	231	93	13
Great Wigston	1285	19550	7392	650	8650	4397	13259	1900	198	14
Groby	155	1346	50	230	..	490	..	1339	..	15
Hathern	215	3433	1093	94	939	649	1360	1851	2	16
Hinckley	646	28365	..	1654	13990	4529	15858	1320	..	17
Huncote	114	1530	541	100	677	758	729	207	..	18
Kirby Muxloe	103	751	397	55	891	320	..	105	..	19
Leicester	16094	160305	24852	3188	105186	27683	33294	38100	1225	20
Loughboro' Industrial	288	834	1539	79	362	778	1232	206	162	21
„ Working Men's	212	696	1017	..	1010	459	..	161	..	22
bMarkfield	118	844	856	..	928	518	..	438	..	23
Measham	144	332	351	..	609	143	..	..	67	24
Melton Mowbray	710	2679	700	176	1096	1071	200	793	82	25
Mount Sorrel	290	1325	347	515	700	1454	..	150	..	26
Oadby	194	1787	151	83	723	420	..	986	..	27
Quorndon	184	604	118	27	13	566	..	321	..	28
Ratby	125	588	605	5	645	569	..	108	70	29
Rothley	105	353	..	92	20	380	..	137	..	30
Sapcote	118	615	150	109	602	333	..	..	64	31

No. of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
Distributive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.	Net Profit.			Aver- age Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
									Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses.	
			£	£	£	£	s. d.	£	£ s. d.	£	£	
15	1	1	152	20	28	3211	379	2 4	..	..	2
16	1	..	16	..	4	300	22	1 4	..	..	..
17	57	16	2993	610	881	60217	6445	2 0	..	10 0 0	40 70	
18	12	4	841	110	408	17865	2579	2 6	..	4 10 0	1 16	
19	2	..	81	46	35	1887	207	2 0	..	0 17 0	..	
	308	84	20152	3979	7766	394487	48231	..	..	85 1 8	349 390
20	..	..	..	..	..	6	..	..	..	..	..
21	..	140	5382	206	216	17197	1005	0 5	223	1 19 2	28 13	
22	..	72	1718	113	..	6095	253	..	..	0 6 2	..
23	..	130	5457	..	406	17273	1057	..	637	0 10 6	.. 14	
24	..	45	2870	44	60	9207	408	0 2	93	0 13 4	10 20	
25	..	236	14383	371	826	46691	3642	0 6½	1074	6 1 0	73 146	
26	..	80	5701	251	191	18711	633	0 5	118	1 12 4	17 25	
27	..	333	12665	764	765	45117	3333	0 6½	777	7 0 0	64 55	
28	..	171	5314	237	235	15020	920	0 10	224	2 10 0	28 12	
29	..	71	4831	220	172	15640	432	0 4	83	2 9 6	7 30	
30	..	153	6700	..	258	21245	1134	0 6	428	1 10 0	10 6	
31	..	44	3526	18	184	10052	7	..	..	0 6 10	.. 5
32	..	29	2195	37	..	5613	484	..	..	0 4 6	.. 1
33	..	64	2809	122	24	11300	210	..	..	1 4 0	..
34	..	95	7246	119	305	23332	1116	..	596	0 7 6	.. 17	
35	..	..	..	..	..	11189	168	..	..	0 3 0	..
36	..	156	4340	..	198	14310	932	0 7	197	1 15 10	32 115	
37	..	40	2161	..	..	7194	142	..	..	1 2 0	..
	308	1943	107450	6481	11606	690279	64107	..	4450	114 17 4	618 849	
1	..	..	..	..	..	3291	272	..	..	2 7 10	..
2	3	2	217	10	32	4516	394	1 10	..	2 0 0	..	
3	16	5	879	227	380	24433	3132	2 6	..	4 3 4	40 5	
4	..	..	117	19	42	2186	197	2 0	..	1 1 8	.. 1
5	6	..	356	..	174	7614	1299	3 0	..	..	.. 6
6	47	23	2519	596	816	71702	9780	2 6	..	8 6 8	13 9	
7	3	..	148	21	40	2957	312	2 4	..	..	..
8	1	1	210	2	46	4574	589	2 4	..	1 9 0	.. 6	
9	3	..	88	14	40	2433	348	2 6	..	..	..
10	14	9	624	177	402	17896	1706	2 1½	..	5 15 4	.. 23	
11	6	2	381	32	88	9403	1394	2 9	..	2 19 4	.. 5	
12	1	..	165	44	127	8449	525	2 1	..	1 18 4	.. 6	
13	2	..	98	3	17	2280	228	2 0	..	0 15 0	..	
14	19	6	1330	340	786	29142	2876	1 11½	..	10 14 2	.. 23	
15	1	1	194	..	66	3270	373	2 2½	..	1 6 4	..	
16	2	2	201	48	123	4349	694	2 4	..	1 15 2	.. 11	
17	30	..	1613	..	1103	35337	7659	3 4	..	..	15 14
18	2	..	114	30	65	2465	307	2 0	..	0 18 2	6	
19	1	..	91	45	34	2239	193	1 7½	..	..	.. 4
20	319	146	18362	3499	5846	381540	43242	2 4	600	36 0 0	495 219	
21	4	1	226	12	26	4826	508	2 0	..	2 6 6	1 1	
22	..	..	..	..	..	4172	282	..	..	..	..
23	..	..	..	..	..	4151	287	..	..	..	..
24	1	1	132	5	..	1761	189	1 6	..	..	..
25	9	4	431	137	102	11956	1360	2 0	..	5 6 4	20 6	
26	4	..	320	30	67	8496	888	2 0	..	2 5 0	4 5	
27	2	..	153	20	85	3187	350	1 8	..	1 12 6	.. 2	
28	2	..	172	10	27	3827	373	1 10	..	..	..
29	1	..	89	15	28	1447	99	1 0	..	1 0 0	..	
30	1	..	99	8	15	2698	302	2 3	..	..	..
31	1	..	58	3	28	1189	..	1 9	..	..	2

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
LEICESTER DISTRICT— <i>Con.</i>		£	£	£	£	£	£	£	£
Shepshed	776	19310	2358	50	3964	3424	2688	12947	32
Stoney Stanton (Hinckley)	187	1021	557	125	1089	591	..	230	18
bSutton Bonnington	88	791	173	..	555	286	..	126	33
Whetstone	167	998	350	51	1015	213	..	384	35
	28739	301954	56325	10049	176841	71894	76279	76099	2399
Agricultural and Dairy:									
bCosby Agricultural	18	8	10	..	..	..	..	18	36
bLeicestershire Agricultural	10	9	179	..	..	..	..	194	37
Small Holdings	64	138	..	..	..	..	..	..	38
Scalford Dairy	34	704	..	..	154	170	..	..	180
*Willoughby Waterless .....	..	..	..	..	..	..	..	..	40
	28865	302813	56514	10049	176995	72064	76279	76311	2579
Productive Societies:—									
Glenfield Boot and Shoe ..	220	2338	1665	509	1830	1652	..	836	1997
Leicester Anchor B. & Shoe ..	630	4356	5476	766	3868	5271	..	1072	3157
" Basket Makers ..	25	163	129	12	..	182	..	11	163
" Boot and Shoe ..	976	11079	11071	2071	10781	12224	..	1055	3925
" Builders	191	617	815	..	1850	290	..	90	925
* Cabinet & Wdks. ..	15	94	..	..	..	..	..	..	46
† Carriage B. & W. ..	14	59	14	13	66	30	..	3	60
" Engineers	138	1096	822	..	681	1096	..	69	198
" Printing	267	4141	6936	212	7964	1210	..	31	2202
" Self Help Boot & S ..	184	998	884	187	753	1509	..	..	998
† Morning Star Sundries (Leicester)	51	210	5	..	26	255	..	39	169
Sperope Boot and Shoe (Barwell)	148	1677	2407	528	1151	3325	..	35	1512
Wigston Magna Hosiers ..	47	243	396	..	170	272	..	128	124
Total	31771	329884	87134	14347	206135	99380	76279	79620	18009
No 4—COVENTRY DISTRICT—									
Atherstone	286	1460	1007	120	1422	1126	..	477	197
Blue Lias (Stockton)	121	229	80	..	10	393	..	192	41
bBroadwell	19	47	3	..	9	32	..	19	3
Coventry	6200	75270	5973	6277	23476	23427	20169	28407	151
Eathorpe and Marton ..	143	551	..	434	17	549	..	644	74
aGaydon	42	114	16	37	88	65	..	8	98
Harbury	662	5292	869	317	1368	2603	1920	503	488
Lockhurst Lane	756	15798	559	856	3898	1896	8933	3775	..
Long Itchington	177	806	..	7	..	549	..	257	160
Napton	175	986	436	13	820	512	..	185	223
Nuneaton	3220	23233	6832	929	18426	9076	4908	2614	367
bPailton	33	193	425	..	586	223	..	874	..
bParadise (Foleshill) ..	70	255	724	..	480	328	..	175	..
Rugby	4610	60635	4269	3555	35480	18540	3964	14957	..
Souham	224	839	382	54	619	536	..	395	..
Stoneleigh	109	240	..	..	40	206	..	215	..
Stony Stanton Rd. Folesh'ld	599	1592	3442	40	3908	1848	..	47	1015
	17446	187540	25017	12639	89997	61849	39894	53744	2744
Agricultural and Dairy:—									
bCoventry Farmers' Dairy ..	48	756	1188	..	1331	21	..	203	..
*Monks Kirby Agricultural ..	..	..	..	..	..	..	..	..	19
*Southam Agricultural ..	..	..	..	..	..	..	..	..	20
Warwickshire Farmers' Association	27	81	..	20	18	36	..	..	114
	17521	188377	26205	12659	91346	61906	39894	53947	2858
Productive Societies:—									
Coventry Andrews Watch Manufacturing	20	385	82	..	7	476	..	..	72
Coventry Builders	17	120	543	8	50	56	581	2	105

* Not commenced business at end of 1903. † Six months' trade only.

	No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
										Co-operative Union.	Educational Purposes.	Charitable Purposes.
32	12	4	£ 873	£ 50	£ 955	£ 22653	£ 3155	s. d. 2 4	£ ..	£ 6 8 6	£ 62	£ 4
33	5	..	180	14	45	4009	432	2 4	..	1 6 8	..	2
34	..	..	..	..	..	1954	209	..	..	..	..	..
35	2	..	165	40	38	3867	516	2 6	..	..	..	2
	520	207	30605	5451	11648	695269	84470	..	600	101 15 10	656	356
36	..	..	..	..	..	284	..	..	..	..	..	..
37	..	..	..	..	..	1188	..	..	..	..	..	..
38	..	..	..	..	..	..	..	..	..	..	..	..
39	..	2	194	..	..	1430	..	..	..	..	..	..
40	..	..	..	..	..	..	..	..	..	..	..	..
	520	209	30799	5451	11648	698171	84470	..	600	101 15 10	656	356
41	..	67	3184	95	142	11142	497	0 2 3/4	101	1 14 0	14	4
42	..	190	10043	408	17	29463	650	0 1 1/4	122	5 0 0	17	9
43	..	12	480	..	21	1010	..	..	..	0 3 4	..	..
44	..	280	15685	924	647	48967	2172	0 5 1/2	455	8 3 2	140	40
45	..	28	1705	..	..	4250	21	..	..	..	..	..
46	..	..	..	..	..	..	..	..	..	..	..	..
47	..	6	139	3	..	+214	13	..	..	..	..	..
48	..	18	899	159	..	2231	36	..	..	..	..	..
49	..	60	3115	661	237	8624	619	0 4	107	2 1 4	35	48
50	..	54	2495	100	22	8907	45	0 2	26	1 2 0	..	..
51	..	5	113	..	..	+621	5	..	..	..	..	..
52	..	50	2536	195	90	10654	288	..	40	1 3 10	5	10
53	..	14	206	12	..	1436	..	..	..	0 7 6	..	..
	520	993	71399	8008	12824	825090	88816	..	1451	121 11 0	867	467
1	7	4	360	54	54	7375	877	1 11	5	2 4 2	..	1
2	2	..	119	6	9	2513	296	1 7	..	1 0 4	..	2
3	..	..	..	..	..	342	8	..	..	..	..	..
4	143	27	7497	1484	2949	140304	21981	2 6	..	13 13 0	448	86
5	4	..	133	6	12	2803	256	2 0	..	..	..	..
6	1	..	20	4	4	514	40	1 6	..	..	..	..
7	10	6	185	29	201	16125	1391	1 7 1/2	..	6 0 0	..	3
8	12	2	733	50	617	15968	3183	3 0	..	5 13 4	58	2
9	4	..	170	..	27	3716	313	1 9	..	..	..	..
10	2	2	131	11	43	4165	278	1 5 1/2	..	1 8 0	1	..
11	62	16	3046	908	1016	83936	9964	2 4	..	8 6 8	147	28
12	..	..	..	..	..	1356	120	..	..	..	..	..
13	..	..	..	..	..	2304	220	..	..	..	..	..
14	116	30	6334	1338	2754	140249	16692	2 0	..	18 0 0	256	58
15	4	1	278	16	38	5210	432	2 0	..	..	..	2
16	..	..	164	..	8	3088	282	2 0	..	..	..	..
17	12	3	780	168	79	14530	1919	2 6	..	..	..	..
	379	91	19950	4074	7811	444498	58192	..	5	56 5 6	910	182
18	..	..	..	..	..	2551	..	..	..	0 8 0	..	..
19	..	..	..	..	..	..	..	..	..	..	..	..
20	..	..	..	..	..	..	..	..	..	..	..	..
21	..	..	..	..	4	1313	10	..	..	0 6 4	..	..
	379	91	19950	4074	7815	448362	58202	..	5	56 19 10	910	182
22	..	20	331	..	..	811	..	..	..	0 5 0	..	..
23	..	4	263	20	..	488	..	..	..	..	..	..

† Six months trade only.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Value of Stock In Trade.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Investments.	
		£	£	£	£	£	£	£	£
COVENTRY DISTRICT—Con.									
Productive Societies:—									
Coventry Licensed Trade Supply.....	229	1642	1850	46	3292	417	..	..	71
Coventry Watch Manu- facturing	99	2031	..	691	438	1596	..	456	215
Total	17886	192555	28680	13404	95133	64451	40475	54405	3321
No 5—BIRMINGHAM DISTRICT									
Alcester	1784	15597	343	621	7702	8245	..	1730	479
Aston Fields	350	1197	1541	5	1520	918	..	248	49
Bidford	485	6103	..	536	1288	1929	1708	2676	439
Birmingham Industrial ..	7728	44170	3989	1282	27094	17869	1617	5528	895
Church Lench	34	225	29	..	23	134	153	42	160
*Claverdon .....	..	..	..	..	..	..	..	..	6
Dudley	6130	15988	3806	..	7970	6634	..	4534	401
Evesham	586	1670	500	5	1050	830	..	663	197
Halesowen and Hasbury ..	647	5375	1800	420	4516	2490	..	438	440
Kidderminster	2521	40162	1418	1878	11412	10255	14403	10150	160
Soho (Smethwick)	1550	5613	438	655	2452	3321	..	1961	131
bStratford-on-Avon	715	1679	1570	..	2401	855	..	206	..
Ten Aeres and Stirchley (Birmingham)	1998	9776	1616	420	6947	4787	345	1935	275
West Bromwich	168	248	68	..	74	168	..	53	80
Worcester	2134	23753	432	646	13503	7547	..	6246	193
Total	26830	171556	17550	6468	87952	65982	18226	36410	3899
Agricultural and Dairy:—									
*Alcester Agricultural .....	..	..	..	..	..	..	..	..	..
Coleshill Agricul. Trading ..	27	76	..	14	..	..	..	..	11
cEvesham Growers' Assoc'n ..	..	..	..	..	..	..	..	..	..
Hartlebury Agricultural ..	14	48	..	..	..	..	..	..	..
*Knowle Agricultural .....	..	..	..	..	..	..	..	..	..
Midland Counties Agricul- tural (Stourport)	96	1467	100	..	..	3700	..	..	1293
Total	26967	173147	17650	6482	87952	69682	18226	36410	5203
Productive Societies									
Alcester Needle Makers ..	174	1872	1413	..	283	1610	..	93	349
Birmingham Printers	61	576	53	20	543	82	..	21	180
Bromsgrove Nail Forgers ..	125	603	..	199	..	211	..	580	251
Dudley Bucket and Fender ..	153	6222	2221	878	4308	3240	..	4308	733
Mat Makers	9	45	..	..	..	42	..	..	3
Martley Basket Makers ..	28	19	..	..	..	..	..	..	..
Midland P'ductiveTinplate Workers (Birmingham)..	58	955	433	..	330	746	..	..	326
Total, 1903	27575	183439	21770	7579	93416	75613	18226	41412	7045
No. 6—STAFFORD DISTRICT—									
Bourton (Much Wenlock) ..	50	108	..	..	25	147	..	200	31
Bridgnorth	160	208	..	..	..	200	..	44	14
Burton-on-Trent	3832	32187	3848	1708	21456	10478	5585	2845	3
bBurwarton	81	624	594	..	7	542	..	797	..
Cannock	820	3354	3347	325	4498	2143	269	681	472
Hollington	146	1458	204	40	727	76	..	1171	..
Ironbridge & Coalbrookdale ..	543	4381	871	381	1993	1806	1091	805	483
Mayfield	210	878	..	152	79	625	..	565	..
Oakengates	685	4055	365	140	2554	1810	..	903	92
Oswestry	826	5162	1172	80	3435	2345	..	630	..
bPres	210	1367	880	..	1003	937	..	367	..
*Roecester .....	..	..	..	..	..	..	..	..	..
aRugeley	585	3626	1744	195	3261	2016	533	378	208
Shrewsbury	1111	5514	685	407	4001	2061	..	1146	109
Stafford	1607	10135	846	1415	6745	3996	878	1553	732

* Not commenced business at end of 1903.

No of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.						
Distri- butive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.	Net Profit.			Aver- age Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.				
									Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses.		
			£	£	£	£	£	s. d.	£	£ s. d.	£	£	
24	..	11	788	285	81	2641	155	0 6	3	1 14 8	..	..
25	..	34	1119	25	100	2453	43	..	..	0 16 8	..	..
	379	160	22451	4404	7996	454755	58400	..	8	59 16 2	910	182	
1	55	7	2944	351	578	50723	6871	2 0½	..	12 10 0	..	28	
2	7	2	339	53	50	6200	338	0 10½	6	2 10 0	..	..
3	11	3	485	83	296	11932	1413	2 4	..	4 3 4	3	4	
4	140	28	7277	1222	1947	120421	13860	1 10½	261	20 0 0	146	26	
5	3	..	80	..	..	1343	..	..	..	..	..	..
6	..	..	..	..	..	..	..	..	..	..	..	..
7	70	7	2366	372	360	49890	5767	2 0	..	..	..	7
8	5	4	525	55	71	6745	376	0 10	..	..	..	..
9	13	3	832	50	239	17419	1818	2 0	..	..	..	..
10	55	13	2519	412	1473	61035	8281	2 2½	..	16 13 4	..	38	
11	30	5	1321	239	210	30935	3666	2 1	88	8 6 8	55	12	
12	..	..	..	..	..	10223	777	..	..	..	..	..
13	34	7	1825	233	391	34728	4242	2 0	..	8 6 8	96	47	
14	5	..	185	4	5	1700	..	..	..	..	..	..
15	46	11	2384	429	873	42824	4994	1 10	107	10 0 0	64	34	
	474	90	23082	3503	6493	446118	52403	..	462	82 10 0	364	196	
16	..	..	..	..	..	..	..	..	..	..	..	..
17	..	..	13	..	3	514	14	..	..	..	..	..
18	..	..	..	..	..	..	..	..	..	..	..	..
19	..	..	..	..	..	97	..	..	..	..	..	..
20	..	..	..	..	..	..	..	..	..	..	..	..
21	..	21	..	..	..	2401	..	..	..	..	..	..
	474	111	23095	3503	6496	449130	52417	..	462	82 10 0	364	196	
22	..	14	664	31	..	2074	4	..	..	1 9 2	..	..
23	..	8	425	35	22	1135	72	0 6	12	0 10 0	5	..	
24	..	65	1037	..	57	1812	167	0 4	22	1 1 0	13	27	
25	..	144	7118	186	833	23589	2246	0 8	570	1 5 0	69	23	
26	..	1	73	..	..	64	..	..	..	..	..	..
27	..	..	..	..	..	17	1	..	..	..	..	..
28	..	..	1100	19	..	2960	100	..	..	0 11 8	..	..
	474	343	33512	3774	7408	480781	55007	..	1066	87 6 10	451	246	
1	2	..	71	..	5	1295	97	2 0	7	0 8 4	..	..
2	2	..	126	19	8	1707	24	..	..	1 13 4	..	1
3	98	18	5107	1018	1396	99071	11926	2 0	117	10 16 8	120	10	
4	..	..	..	..	..	3220	..	..	..	..	..	..
5	23	8	1723	271	140	22543	2055	1 6	..	6 13 4	21	..	
6	1	..	92	26	71	2311	436	4 0	..	1 4 10	8	..	
7	14	2	622	157	189	13667	1245	1 7½	..	4 7 6	10	..	
8	3	..	242	3	37	6050	835	2 9	..	1 15 0	28	8	
9	17	3	649	114	170	16426	1642	1 8	..	5 0 0	30	..	
10	20	4	770	184	185	15995	1783	2 1	17	5 12 6	17	3	
11	..	..	..	..	..	2920	229	..	..	1 15 0	..	..
12	..	..	..	..	..	..	..	..	..	..	..	..
13	10	4	615	140	165	12199	1128	1 7	..	5 12 0	13	11	
14	18	5	964	224	226	21125	3055	2 0	29	7 2 8	28	12	
15	35	7	1732	153	403	26586	2381	1 5½	..	8 6 8	17	37	

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machinery, and Fixed Stock	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
							Honors Prop- erty.	All other Invest- ments.	
STAFFORD DISTRICT—Con.									
bStone	550	£ 3159	£ 1238	£ ..	£ 1519	£ 1925	£ ..	£ 1022	£ 16
Tamworth	2568	25598	745	1680	12836	9764	4560	4050	607
Tibberton	56	108	..	..	6	215	..	26	17
Tipton	701	3840	..	204	1438	1596	..	1182	333
Walsall	2493	10551	188	932	5586	4922	..	2230	939
Wednesbury (New)	541	2786	580	140	1756	1563	..	966	228
„ (Old)	160	200	..	..	40	327	..	15	22
Wheaton Aston	59	354	..	54	230	143	..	77	23
Whitchurch	459	2746	1247	93	2281	1225	..	385	1068
Wolverhampton	2130	10510	2798	460	7567	4405	..	2169	380
	20574	132909	21352	8406	83043	55267	12916	23607	5699
Productive Societies:—									
Midland Locksmiths (Willenhall) .....	..	..	..	..	..	..	..	..	26
Walsall Harness Makers .....	..	..	..	..	..	..	..	..	27
bWalsall Horse Collar and Leather	22	153	279	..	26	227	..	496	28
Walsall Padlock	114	3573	3845	2698	5369	3880	..	111	2858
Total	20710	136635	25476	11104	88438	59374	12916	24214	8557
No. 7—DERBY DISTRICT —									
Bolsover	858	5243	4852	357	7188	4449	..	825	674
bBrassington	64	355	140	..	..	832	..	208	2
Clay Cross	1093	11829	3619	128	5596	5090	1928	1871	1520
Codnor Park and Ironville	654	9738	1094	322	1987	3472	3219	2549	965
Derby	16484	223350	18698	4696	99051	51413	102561	15064	1967
Draycott and Wilne	127	675	423	159	796	453	..	127	23
Ilkeston	2989	27456	1927	621	15157	10420	2460	5951	7
Langley Mill and Alderear	3955	46752	11964	1349	21082	17500	23204	4631	37
Lea and Holloway	415	3770	1929	104	796	1690	2555	490	664
Long Eaton	4651	65327	24571	2963	51558	24250	23369	4342	10
Milford (Hopping Hill)	313	1934	..	137	107	1574	..	581	123
Pinxton	510	10405	..	670	2689	2414	3799	2213	633
Ripley	8319	161723	4138	3535	72959	46568	23331	36433	3333
Tibshelf	327	1991	506	150	1346	1315	..	162	324
Wirksworth	332	959	..	156	483	405	..	516	15
	41091	571507	73861	15347	280795	171345	186826	75963	10270
Productive Societies:—									
Derby Builders	62	965	1126	..	..	395	1326	97	422
„ Printers	51	412	169	17	457	158	..	5	77
„ Umbrella Makers .....	..	..	..	..	..	..	..	..	18
Long Eaton Printers	25	454	130	2	598	57	..	..	137
Total	41229	572738	75286	15366	281850	171955	188152	76065	10906
No. 8—NOTTINGHAM DISTRICT									
Annesley	705	4042	..	640	198	1950	..	3768	1
Annesley Woodhouse	239	4255	138	19	1415	1521	445	1274	10
Bulwell	1680	16630	102	262	5833	7225	2530	3154	102
Calverton	205	1732	5	36	514	734	310	363	4
Cinder Hill	1262	10833	3067	1069	7980	6000	964	1259	5
aCropwell Bishop	24	286	..	87	60	214	..	..	124
Hucknall Torkard	2798	68174	4813	1939	12054	11466	42394	12829	7
Keyworth	123	1292	221	135	255	1059	..	423	8
Kirkby-in-Ashfield	1052	7043	2470	270	6478	4067	..	914	265
Langwith	266	2458	..	428	69	1560	..	851	531
Lenton and Nottingham	7582	68099	4523	1728	28540	18653	5329	28069	1173
Lowdham	269	3814	..	145	2542	962	..	280	102
Mansfield and Sutton	3763	43702	7799	1651	22854	14233	19037	3530	3958
Netherfield	1535	14610	3297	570	10218	5576	2688	1155	638
New Basford	886	6381	3521	12	5625	3693	700	994	280
Pleasley and Pleasley Hill	633	8478	1787	782	2638	2545	1601	4488	437

; Only just commenced business at end of 1903.

		No. of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
		Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
				£	£	£	£	£	s. d.	£	£ s. d.	£	£
16	..	..	..	2740	753	1048	10429	1090	..	..	£ ..	..	£ 8
17	53	33	..	58	..	..	64451	9676	2 6	84	16 16 0	101	33
18	1	..	..	466	48	180	1369	90	2 6	..	0 9 0	..	..
19	12	3	..	2552	569	380	12500	1430	2 0	..	4 4 0	..	..
20	57	6	..	442	124	118	53720	6225	2 0	..	15 8 0	165	55
21	8	2	..	87	1	10	10806	1326	2 0	..	4 7 6	18	..
22	2	..	..	48	5	7	3285	200	2 0	..	..	..	..
23	1	..	..	404	144	100	906	53	2 0	1	..	..	..
24	8	3	..	1788	402	483	4517	237	0 6	..	2 16 3	..	1
25	36	9	..	..	..	..	32782	3309	1 8½	..	10 0 0	60	2
		421	107	21298	4355	5325	489860	50472	..	255	114 8 7	636	181
26	..	..	..	..	..	..	..	..	..	..	0 8 4	..	..
27	..	..	..	..	..	..	..	..	..	..	..	..	..
28	..	..	..	..	..	..	1912	27	..	..	..	..	..
29	..	216	..	9840	318	284	19670	1028	..	600	0 18 10	25	25
		421	323	31138	4673	5609	461442	51527	..	855	115 15 9	661	206
1	22	2	..	1669	176	289	28451	3980	1 8½	..	8 11 0	..	12
2	..	..	..	..	..	..	1135	76	..	..	..	..	..
3	28	..	..	1518	63	572	30080	3736	1 10	..	8 19 4	21	2
4	18	..	..	908	87	451	22940	3376	2 6	..	4 19 2	27	8
5	386	249	..	20072	4432	9207	437976	67271	2 6	1070	40 0 0	548	702
6	2	..	..	79	11	32	2413	280	2 1½	..	..	..	..
7	72	17	..	3544	572	1042	89770	10632	2 3	..	21 15 2	213	11
8	96	33	..	4648	363	2134	106332	12962	2 0	269	12 10 0	265	41
9	10	..	..	414	..	160	8867	817	1 8	9	2 19 2	..	5
10	176	44	..	7352	1733	2710	157879	20311	2 1	..	20 0 0	305	56
11	5	..	..	270	12	89	7690	1060	2 8	29	..	4	10
12	13	..	..	780	44	489	14707	2364	2 9	..	3 18 6	..	16
13	185	74	..	10847	1242	7416	242250	33831	2 3½	..	20 0 0	404	59
14	7	1	..	832	26	77	7688	851	2 0	..	2 10 0	20	..
15	5	..	..	218	28	35	5284	676	2 2	..	..	..	..
		1025	420	52651	8789	24703	1157462	162223	..	1377	146 2 4	1807	922
16	..	25	..	1782	9	..	4564	..	..	..	..	..	..
17	..	7	..	325	43	24	784	94	0 8½	21	0 5 0	2	..
18	..	..	..	..	..	..	..	..	..	..	..	..	..
19	..	6	..	851	61	20	742	38	..	10	0 5 0	1	..
		1025	458	55109	8902	24747	1163552	162355	..	1408	146 12 4	1810	922
1	11	..	..	743	20	197	22950	4452	3 9	..	5 16 8	..	1
2	6	..	..	387	57	196	6556	799	2 0	6	2 0 0	16	2
3	37	2	..	2057	546	640	55288	6874	2 5½	..	8 6 8	8	13
4	1	..	..	170	21	83	3915	584	2 6	..	..	..	2
5	26	14	..	1405	351	420	33978	4904	2 8½	..	9 18 2	47	19
6	8	..	..	200	17	13	2511	49	1 0	5	..	..	..
7	65	30	..	3974	1105	2485	81592	10908	2 2½	..	11 10 0	151	53
8	2	..	..	124	12	51	3123	286	2 0	..	1 0 0	..	..
9	24	1	..	1102	291	303	31106	3569	1 11½	39	7 4 8	80	23
10	8	..	..	481	..	96	10223	1436	2 6	..	2 14 8	..	13
11	180	18	..	7853	1040	2949	139024	19072	2 2½	639	12 0 0	94	63
12	4	1	..	317	25	176	7099	620	2 0	10	1 10 0	..	5
13	95	13	..	4824	965	1850	108791	12411	2 0	..	12 10 0	105	25
14	29	4	..	1555	328	667	33110	3189	1 8	..	10 16 8	..	13
15	17	5	..	979	117	254	20424	2153	1 10	..	7 6 8	12	6
16	13	..	..	886	139	321	20111	1837	1 8½	..	5 0 0	..	13

NAME OF SOCIETY.	No. of Members	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Land, Bldings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
NOTTINGHAM DISTRICT—Con.									
bPleasley Works	46	46	304	..	..	226	..	175	17
Radcliffe-on-Trent	248	3683	820	65	2390	1708	..	191	18
Ruddington	504	7163	2538	523	3563	1612	4557	916	19
Selston	600	7969	637	318	3358	4074	520	2301	20
bShirebrook	112	127	251	..	37	208	..	135	21
Southwell	65	161	..	94	23	194	..	65	22
Stanton Hill	684	6282	4330	403	6771	3868	2138	692	23
Stapleford and Sandiacre ..	1773	21093	4010	1100	12531	7850	7542	3915	24
Warsop Vale	113	282	10	15	43	287	..	9	25
Woodboro'	70	533	400	83	775	163	..	184	26
Special Society:—	27257	309168	45043	12374	186764	101053	90755	72834	8858
Ruddington Carrying	119	824	1197	196	2094	73	..	23	27
Productive Societies:—	27376	309992	46240	12570	138858	101126	90755	72857	8976
Codnor Park and Selston									
Baking	10	1100	250	..	1179	102	..	..	28
Kirkby-in-Ashfield Manu- facturers	98	1000	2009	..	2082	1067	..	..	29
aNottingham Bakers	51	180	130	..	112	39	..	..	30
„ Printers	117	728	213	101	500	146	..	12	31
Total	27652	313000	48842	12671	142731	102480	90755	72869	9625
No. 9—LINCOLN DISTRICT—									
bBlyth, Nornay, and District	65	647	1102	..	219	1126	..	..	1
Boston	2040	10930	3864	570	8964	4514	1860	1752	2
bEdwinstowe	305	2278	240	..	13	1581	..	1223	3
Empingham & Normanton.	125	503	..	15	37	478	..	56	12
Gainsboro'	2718	38492	1846	1092	16385	13920	7253	7485	5
Grantham	1415	12898	6420	183	5980	4232	4906	4518	7
Great Grimsby	4484	26574	61934	1348	25156	12836	50596	3660	1441
Huntingdon	541	3013	..	427	1321	1423	..	769	15
King's Lynn	1356	3481	3960	573	3714	3947	562	618	9
Lincoln	10410	134233	60784	6736	93011	50695	48023	17289	10
Louth	606	4272	1072	..	2650	1872	..	567	358
Newark	835	4088	767	95	4050	1485	..	402	107
Oakham	194	363	50	41	112	343	..	137	96
Oundle	117	322	135	20	80	553	..	98	14
Peterboro'	9495	104983	5383	3648	51310	36223	11662	21392	213
Retford	651	4710	925	107	2952	1354	1434	515	16
St. Ives (Hunts.)	435	1854	304	197	105	1476	..	938	17
Saxby	65	64	250	109	31	342	..	4	210
Scunthorpe	1720	15509	1150	914	9348	6943	377	2655	19
Spalding	748	3435	962	88	2870	1186	..	423	20
Wisbech Phoenix	378	878	1157	200	851	762	..	285	21
Special Society:—	38703	373527	152905	16363	229159	148691	126673	64786	3159
*Newark Steam Barge Owners.	8	..	..	..	..	..	..	..	22
Agricultural and Dairy:—	38711	373527	152905	16363	229159	148691	126673	64786	3159
Cronwell Agricultural	10	7	44	..	..	3	..	..	40
bEast Markham Agricultural ..	8	4	25	..	3	5	..	16	24
bMuskham Agricultural	49	23	99	..	16	1	..	89	25
Newark Dairy	30	234	343	12	1017	3	..	..	29
Productive Society:—	38808	373795	152816	16375	230195	148703	126673	64891	3223
Lincoln Land and Building	444	3555	44776	1777	824	325	49648	27	218
Total	39252	377350	197592	18152	230519	149028	176921	64918	3446

* Not commenced business at end of 1903.

	No. of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
										Co-operative Union.	Educational Purposes.	Charitable Purposes.
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
17	..	..	..	..	..	1307	116	..	..	..	..	..
18	7	2	466	53	172	6537	142	0 10 1/2	..	2 1 8	..	5
19	12	2	716	69	316	13544	1543	2 0	..	4 6 0	7	9
20	16	..	783	40	369	14852	2005	2 4	..	4 10 0	..	2
21	..	..	..	..	..	3564	129	..	..	..	..	..
22	1	..	68	1	4	1134	66	2 0	..	0 5 0	..	..
23	17	..	1097	307	308	20255	2395	2 4 1/2	..	6 6 0	23	17
24	41	14	1837	544	951	61881	9157	2 6	..	14 0 4	102	21
25	2	..	77	3	6	1878	201	2 0	2	..	5	..
26	2	..	78	..	17	1648	197	2 0	..	..	..	..
	619	106	32179	6051	12794	706401	89124	..	701	129 3 2	650	305
27	7	..	431	60	29	1171	57	..	..	..	..	..
	626	106	32610	6111	12823	707572	89181	..	701	129 3 2	650	305
28	..	4	267	6	60	1739	67	..	..	0 10 0	..	..
29	..	20	785	94	..	4324	45	..	..	0 16 0	..	..
30	..	3	211	57	..	1123	..	..	..	0 8 6	..	..
31	..	10	672	74	..	1395	..	..	..	0 18 10	..	..
	626	143	34545	6342	12883	716153	89293	..	701	131 16 6	650	305
1	..	..	..	..	..	3642	169	..	..	..	..	..
2	42	11	1903	406	486	30152	3646	1 10	37	8 6 8	..	13
3	..	..	..	..	..	6841	557	..	..	..	..	..
4	2	..	115	4	21	2150	145	1 3	..	..	..	..
5	72	38	3550	631	1777	72925	9089	1 8	..	8 8 0	59	..
6	40	8	1985	249	570	27901	1838	0 7	..	8 6 8	31	12
7	91	38	5199	1120	1103	82458	7210	1 6 1/2	..	8 6 8	90	56
8	8	3	410	34	125	8593	1203	2 6	..	4 2 8	2	15
9	33	6	1586	99	142	21793	1891	1 4 1/2	30	8 6 8	20	4
10	288	173	13565	1799	5470	234347	20553	1 3 1/2	..	25 0 0	237	87
11	15	4	618	39	239	10353	368	0 3	2	5 4 0	3	1
12	13	4	815	72	141	12624	1269	1 3 1/2	..	6 0 0	6	2
13	3	..	252	10	18	2732	..	..	..	1 13 4	..	..
14	1	..	112	5	16	1941	146	1 7 1/2	..	..	..	1
15	324	89	12304	2057	4808	210769	27122	2 0	..	37 6 9	275	92
16	16	3	812	114	180	13534	1431	2 0	..	4 15 4	15	3
17	6	3	420	6	86	6373	650	1 8 1/2	7	3 10 0	6	3
18	2	..	102	..	3	2179	128	2 6	..	..	..	..
19	41	5	1921	363	708	43811	4985	2 0 1/2	..	8 6 8	10	21
20	13	..	689	133	189	9636	795	1 3	20	6 0 0	11	13
21	10	..	531	43	31	10700	576	1 0	11	3 3 0	..	..
	1020	385	46889	7184	16113	815454	83271	..	107	146 17 3	765	323
22	..	..	..	..	..	..	..	..	..	..	..	..
	1020	385	46889	7184	16113	815454	83271	..	107	146 17 3	765	323
23	..	..	6	..	..	195	..	..	..	0 2 0	..	..
24	..	..	..	..	..	31	..	..	..	..	..	..
25	..	..	..	..	..	275	..	..	..	..	..	..
26	..	4	169	..	11	726	40	..	..	..	..	..
	1020	389	47064	7184	16124	816681	83311	..	107	149 19 3	765	323
27	..	28	290	51	240	8000	575	..	..	3 11 8	..	..
	1020	417	47354	7235	16364	824681	83886	..	107	150 10 11	765	323

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
			Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
			£	£	£	£	£	£	£	£
No. 1—NORTHAMPTON AND EARLS BARTON ..	23	6534	49553	13384	5390	26502	18882	14612	14476	1014
„ 2—WELLINGBORO' AND KETTERING	37	20686	259289	104249	17546	159359	122920	92688	51457	25350
„ 3—LEICESTER	53	31771	329884	87134	14347	206135	99380	76279	79620	18009
„ 4—COVENTRY	25	17886	192555	28680	13404	95133	64451	40475	54405	3321
„ 5—BIRMINGHAM	28	27575	189439	21770	7579	93416	75613	18226	41412	7045
„ 6—STAFFORD	29	20710	136635	25476	11104	88438	59374	12916	24214	8557
„ 7—DERBY	19	41229	572738	75286	15366	281850	171955	188152	76065	10906
„ 8—NOTTINGHAM	31	27652	313000	48842	12671	142731	102480	90755	72869	9825
„ 9—LINCOLN	27	39252	377350	197592	18152	230519	149028	176321	64918	3446
Totals, 1903	272	233295	2414443	602413	115559	1324083	864083	710424	479436	87473
Totals, 1902	265	218090	2297274	612020	107680	1222470	863357	660220	468788	73290
Increase	7	15205	117169	..	7879	101613	726	50204	10648	14183
Decrease .....	..	..	..	9607	..	..	..	..	..	..

MIDLAND SECTION.

No. of Employees on Dec. 31st.			EXPENSES.			Interest on Share Capital.	Sales during the Year.	PROFIT.				
Distributive.	Productive.		Salaries and Wages.	Depreciation.	Net Profit.			Am't Paid as Bonus on Wages.	Subscriptions.			Charitable Purposes.
									Co-operative Union.	Educational Purposes.		
			£	£	£	£	£	£	£ s. d.	£	£	
1	99	48	6647	903	1900	129846	14103	8	38 14 11	131	100	
2	308	1943	107450	6481	11606	690279	64107	4450	114 17 4	618	849	
3	520	993	71399	8008	12824	825090	88816	1451	121 11 0	867	467	
4	379	160	22451	4404	7996	454755	58400	8	59 16 2	910	182	
5	474	343	33512	3774	7408	480781	55007	1066	87 6 10	451	246	
6	421	323	31138	4673	5609	461442	51527	855	115 15 9	661	206	
7	1025	458	55109	8902	24747	1163552	162355	1408	146 12 4	1810	922	
8	626	143	34545	6342	12883	716153	89293	701	131 16 6	650	305	
9	1020	417	47354	7235	16364	824631	83886	107	150 10 11	765	323	
	4872	4828	409605	50722	101337	5746579	667494	10054	967 1 9	6863	3600	
	4556	4942	400586	49352	93812	5445500	620055	10781	930 9 4	6657	3626	
	316	..	9019	1370	7525	301079	47439	..	36 12 5	206	..	
	..	1143	..	..	..	..	..	727	..	..	26

NORTHERN

RETURNS OF TRADE, &c., of Co-operative Societies in the Counties of
RIDING OF YORKSHIRE, for 1903, arranged

a These particulars are taken from our last year's return. *b* These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
No. 1—NORTH NORTHUMBER- LAND DISTRICT—									
Amble	1320	14195	..	190	4571	5333	1482	5485	395 1
„ Bee Hive	78	362	..	10	137	645	..	..	90 2
Ashington Equitable ..	702	4540	8338	473	5288	6618	604	7793	820 3
„ Industrial	2207	36954	..	2025	14938	9923	3581	13855	431 4
Bebside	438	4013	439	310	675	2022	..	2169	169 5
Bedlington	1672	22282	13222	2624	13685	7926	7051	11084	1783 6
Blyth-Clive Industrial ..	656	5185	..	300	2391	2476	940	..	59 7
„ Cowpen Quay Cent'l	1472	20893	..	463	15214	5415	..	1808	259 8
Broomhill	991	12591	..	495	5596	3787	569	2007	345 9
Cambois	381	8845	117	..	2434	2914	3697	486	124 10
Choppington	442	3306	363	135	1336	2297	110	627	309 11
Felton	108	411	..	..	49	308	..	136	16 12
Guide Post	339	4182	529	436	1650	1601	800	1618	75 13
Hedgeley	195	1197	..	85	358	443	328	264	114 14
Howick	245	1658	..	230	224	832	..	276	219 15
Longhirst	99	394	..	125	..	366	..	..	.. 16
Newbiggin-by-the-Sea	1172	24074	92	543	11925	5248	5353	3444	568 17
New Delaval	669	13439	..	208	1199	1429	7627	4530	257 18
Pegswood	448	3555	791	210	1479	1987	436	596	296 19
Radcliffe	380	4355	..	522	642	2430	336	2676	.. 20
Togston Ter. and Broomhill	139	2002	..	105	441	1124	..	750	.. 21
Tweedside	1943	22309	..	1640	8359	6125	..	10341	2191 22
Widdrington ..	307	2093	1735	367	123	1105	..	3641	71 23
	16403	212835	25626	11546	92664	72354	32964	66536	8531
Agricultural and Dairy:—									
North Seaton Farming ..	128	325	22	..	36	441	..	131	.. 24
Total	16531	213160	25648	11546	92700	72795	32964	66667	8531
No. 2—SOUTH NORTHUMBER- LAND DISTRICT—									
Backworth	720	16557	..	428	4984	3623	458	8983	859 1
Belsay ..	87	463	..	54	175	261	..	81	.. 2
Coxlodge and Fawdon ..	411	5332	129	246	3722	1645	..	1253	63 3
Cramlington	3226	68564	..	3101	24381	10986	10846	22109	908 4
Newcastle-upon-Tyne	18166	287675	20033	4890	173793	61043	79948	28013	.. 5
North Shields	3378	44082	16799	123	36557	17731	5918	3223	1457 6
St. Anthony's	389	2788	..	84	1498	927	..	960	.. 7
Seaton Delaval	1712	49450	..	522	17558	16701	7335	14647	.. 8
Seghill	409	4604	..	30	1551	2363	..	..	.. 9
Shiremoor	771	15274	938	597	10877	5092	3745	..	.. 10

SECTION.

NORTHUMBERLAND, CUMBERLAND, DURHAM, WESTMORLAND, and the NORTH in their respective Conference Districts.

from the Registrar's Returns for 1902. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
Districtive.	Pro-ductive.		Salaries and Wages.	Depre- ciation.			Net Profit.	Aver- age Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
1	41	22	2386	264	592	57820	8608	3 1½	..	10 8 4	23	20
2	2	..	131	2	14	2664	355	3 0	..	..	..	..
3	22	10	2785	288	490	39939	6319	3 4	..	5 17 0	..	..
4	90	23	5494	868	1826	117850	16461	2 6½	..	18 19 9	25	74
5	15	4	1114	54	197	26017	3386	2 5	..	3 15 8	..	18
6	74	56	4449	940	1532	97281	13434	2 7	..	13 6 8	21	58
7	13	..	951	68	282	22382	3412	2 10	..	5 17 1	..	17
8	49	14	2572	321	962	54926	8710	2 11	..	10 0 0	10	7
9	18	18	1959	197	402	39344	5654	3 0	..	8 12 0	..	15
10	12	..	869	86	431	19336	2772	2 11	..	3 4 0	..	27
11	13	3	827	58	171	16542	1780	2 0	..	3 13 4	..	4
12	2	..	99	1	4	705	101	3 0	..	..	..	..
13	9	2	607	120	211	15113	2373	2 11	..	2 16 6	4	3
14	3	..	185	221	47	5223	806	2 11½	2	..	..	..
15	4	..	288	23	61	5918	871	2 4	27	2 5 4	8	5
16	2	..	148	1	16	3887	671	3 6½	..	0 14 8	..	1
17	46	20	2398	253	1100	56574	9292	2 11	..	9 7 0	15	10
18	17	7	1427	142	748	35723	5692	2 10	..	5 10 6	8	13
19	12	2	860	178	193	18674	2218	2 2	..	4 0 6	7	11
20	11	4	659	125	180	19566	4153	4 0	..	3 3 4	..	2
21	3	1	205	55	89	5746	1069	3 4	..	1 2 8	..	4
22	44	26	2386	203	840	64297	10341	3 0½	..	8 8 0	..	53
23	6	..	411	..	100	13469	3054	4 3	..	2 11 8	..	5
508 212			33150	4468	10488	739396	111532	..	29	123 14 0	121	347
24 .. ..			..	..	..	786	40	..	..	..	..	..
508 212			33150	4468	10488	740182	111572	..	29	123 14 0	121	347
1	31	10	1978	246	801	43348	7618	3 2	..	5 13 9	9	33
2	5	..	118	31	17	2099	199	1 11	..	0 13 4	..	..
3	13	..	936	146	231	22607	4064	3 5	..	3 8 3	..	..
4	117	28	7149	1620	3285	175505	31989	3 3½	..	26 15 8	39	187
5	617	136	35925	3100	14062	522930	74139	2 4	..	40 0 0	..	225
6	190	19	5853	225	1931	108472	15940	2 8½	..	16 13 4	90	50
7	9	..	499	55	129	11901	1943	3 0	..	2 10 0	..	2
8	60	40	6207	547	2490	97855	16600	3 0½	..	10 0 0	36	36
9	11	1	771	44	249	18262	2891	2 11	..	3 9 4	4	6
10	31	10	2672	425	766	41913	6824	2 11½	..	7 0 0	3	36

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 2.—SOUTH NORTHUMBER- LAND DISTRICT.—Con.										
Walker-on-Tyne	1766	18315	1597	1392	7101	4721	8157	3719	..	11
Wallsend	4174	76142	14588	2677	29422	14084	47537	8156	110	12
Willington Quay & Howden	1462	20254	6464	787	14843	6782	5831	1544	354	13
Special Society:— Pioneer Fishing (N. Shields)	36671 73	609500 8209	60548 2999	14931 ..	326462 11171	145959 ..	169775 ..	92688 ..	3751 ..	14
Productive Society:— Newcastle-on-Tyne House- hold Furnishing	36744 114	617709 5997	63547 16000	14931 1058	337633 19633	145959 6510	169775 ..	92688 296	3751 4473	15
Total	36858	623706	79547	15989	357266	152469	169775	92984	8224	
No. 3.—CUMBERLAND & WEST- MORLAND DISTRICT—										
Aspatria Industrial	1154	13651	..	382	2257	2989	1450	9351	..	1
Broughton Moor	117	740	162	30	296	301	..	197	60	2
Burnside	138	438	..	50	54	412	..	75	94	3
Carlisle	6622	88553	2330	2518	48047	25229	6982	18045	7343	4
Cleator Moor	5600	87663	575	2669	24104	27561	..	37350	9787	5
Dalston	411	4225	..	..	2127	1205	..	1280	198	6
Egremont	1299	19436	202	535	5391	5503	1400	6493	2793	7
Harrington	190	2482	120	177	350	1051	..	1420	212	8
Houghton	99	779	..	64	948	265	..	272	149	9
Keswick	700	10211	..	278	3045	3519	1484	2007	976	10
Lazonby	347	3029	..	193	101	1130	..	1606	675	11
Longtown	516	3414	2634	146	2593	2261	1917	1848	..	12
Maryport	4082	32485	..	1350	11961	16289	307	9813	1571	13
Naworth Collieries	698	4824	1009	30	1794	2494	1200	985	442	14
Penrith	493	1923	227	76	1482	470	..	176	447	15
Tebay	238	1466	..	114	731	744	..	242	175	16
Upperby	90	223	..	60	6	135	..	248	95	17
Warwick Bridge	93	847	..	282	498	344	..	249	332	18
Wigton	202	616	..	123	13	370	..	351	..	19
Windermere	290	1869	..	49	813	466	..	412	471	20
Workington Bee Hive	1658	14535	598	918	7765	5726	2018	3710	1759	21
„ Industrial	1730	17350	3176	663	9474	6833	5616	1490	1809	22
Agri-cultural and Dairy:— Aspatria Agricultural	26767 328	310759 2056	11033 ..	10707 ..	123847 286	105297 657	22374 ..	97620 281	29328 1382	
Brampton Agricultural	52	351	..	..	..	7	..	..	..	23
Vale of Eden Agricultural	153	453	..	196	..	94	..	419	154	24
Total	27300	313619	11033	10903	124133	106055	22374	98320	30864	25
No. 4.—WEST DURHAM & SOUTH N'THUMBERLAND DIST.—										
Allendale Town	296	2323	..	100	785	1121	50	475	90	1
Alston	410	1875	359	155	999	1668	..	845	..	2
Anfield Plain	5231	127718	2759	6080	22680	19264	28891	61070	5816	3
Blaydon	8273	183602	..	1264	56345	26607	73620	27505	1308	4
Burnopfield	1459	52781	..	1306	13973	6794	15627	12157	..	5
Coanwood	210	1200	..	200	28	1161	..	212	..	6
Consett	1896	50142	1963	829	20296	9514	6713	16917	2751	7
Esh	860	16743	..	605	4211	4061	2794	8582	1933	8
Fourstones and Newbrough	348	2634	..	150	25	599	258	2958	..	9
Greenhead	228	1418	..	14	6	907	..	801	66	10
Haltwhistle	571	4255	..	150	1680	2279	..	655	411	11
Haydon Bridge	307	1544	195	100	634	866	..	866	201	12

	No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
	Distri- butive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.			Net Profit.	Aver- age Divi- dend per £.	Am't Paid as Bonus on Wages	Subscriptions.		
										Co-operative Union.	Educa- tional Pur- poses.	Charl- table Pur- poses.
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
11	53	11	3046	290	701	76203	10088	2 10	..	10 0 0	10	96
12	118	47	6402	845	3477	132329	23797	2 10 3	..	17 0 0	315	57
13	43	26	2484	303	982	54471	8725	2 9 3	..	11 13 4	103	41
14	1238	328	74040	7877	29121	1307895	204817	..	..	154 17 0	609	709
	..	40	..	..	75	9945	209	..	..	0 13 0	..	..
	1238	368	74040	7877	29196	1317840	205026	..	..	155 10 0	609	709
15	..	160	10231	42	251	21852	256	..	..	0 19 6	..	..
	1238	528	84271	7919	29447	1339692	205282	..	..	156 9 6	609	709
1	15	5	994	185	658	26556	3845	2 4	..	9 7 6	8	5
2	1	..	119	3	28	2458	391	2 11	9	..	..	4
3	3	..	182	4	17	4034	427	2 3	..	..	..	..
4	195	78	9691	704	3492	189000	25538	2 5 1	..	33 6 8	70	117
5	116	47	8011	1585	3524	160263	24702	2 10	..	30 0 0	272	104
6	5	..	294	72	201	7534	1158	3 0	..	3 6 10	..	2
7	25	9	1501	198	725	35507	4963	2 9	..	8 6 8	19	22
8	5	1	288	67	119	5450	882	2 6 1	..	2 0 0	9	2
9	2	..	153	..	35	2878	210	2 4	17	0 15 0	..	..
10	13	5	717	120	315	16855	2594	2 4	..	5 16 8	4	13
11	9	..	447	13	145	11507	75	3 1	..	2 15 10	..	..
12	8	3	471	27	159	11106	1656	2 0 3	..	4 0 0	8	7
13	83	39	4928	696	1336	93316	13217	2 9	..	25 0 0	96	95
14	18	3	952	44	237	21619	1808	3 1 1	12	5 18 2	2	..
15	8	..	352	44	66	8929	785	2 0	..	1 10 0	..	1
16	5	1	282	8	71	6415	468	2 2	..	2 0 8	..	..
17	1	..	124	1	6	2821	338	2 9	..	..	..	..
18	4	..	123	13	34	4061	210	..	..	..	..	..
19	3	..	160	21	22	4292	460	2 3	20	1 10 0	..	9
20	5	..	242	..	55	3843	360	1 8 1	..	..	..	..
21	41	18	1737	239	662	40830	7093	3 0	..	8 10 0	60	24
22	44	26	2369	265	702	48016	7795	2 11	37	10 10 0	54	15
23	609	235	34137	4249	12609	707290	99658	..	95	154 14 0	602	420
	..	4	477	15	102	15221	222	0 2	..	..	..	..
	..	1	23	..	17	921	62	1 3	..	..	..	..
	..	..	40	..	18	1327	18	..	..	..	..	..
24	609	240	34677	4264	12746	724759	99960	..	95	154 14 0	602	420
1	6	..	230	28	80	4637	913	2 9	..	2 6 10	..	5
2	10	..	336	22	88	8567	878	3 0	..	3 7 0	..	2
3	148	40	13498	2103	5349	290857	66200	4 2	..	20 0 0	239	89
4	195	60	11598	2212	6622	260834	51963	3 5	..	50 0 0	1304	21
5	60	13	4016	1101	2234	84318	16230	3 7 1	..	..	200	24
6	4	..	202	2	46	4949	544	3 2	..	1 15 0	..	2
7	70	18	3018	420	2167	61322	10299	3 1	..	8 6 8	110	18
8	23	3	1428	176	778	41221	8672	4 0	..	6 13 4	7	12
9	4	..	227	15	113	7914	1249	2 11 1	..	2 17 0	..	..
10	5	..	306	5	69	9188	1386	4 6	..	1 17 6	..	1
11	11	4	523	49	204	17330	3179	3 6	..	4 18 4	..	3
12	4	..	211	21	81	6847	1114	3 3	..	2 10 0	..	..

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
No. 4.—WEST DURHAM & SOUTH N'BERLAND, DIST.— <i>Con.</i>		£	£	£	£	£	£	£	£
Hexham and Acomb ..	366	3020	2000	114	2987	1071	..	1243	223
Leadgate	1255	25990	..	1993	4128	7928	5425	5245	..
Nenthead	118	288	250	131	274	516	..	75	324
Shotley Bridge	514	14471	98	46	3191	2721	3618	3235	1133
Swalwell	454	6213	1611	225	1621	2019	3413	1896	..
Tantobie	557	18914	..	..	3000	2728	9555	5378	281
Throckley	1175	25882	2343	100	9423	4406	10807	7128	..
West Stanley	3202	95656	4839	1767	40134	14003	40768	14806	1168
West Wylam and Prudhoe	2060	29004	5297	1250	13124	8313	4199	13158	968
Whitfield	90	801	..	111	120	609	..	243	93
	29880	666474	21705	16690	199664	119155	205673	184950	16766
Productive Society:— Derwent Flour Mills ..	*10	17590	14223	201	12539	7300	..	10931	2668
Total	29890	684064	35928	16891	212203	126455	205673	195881	19484
No. 5.—EAST DURHAM DIST.— a Aged Mine-Workers (Haswell Moor)		87	..	..	39	30	..	..	1
Birtley	3348	65088	5654	4451	48896	14718	7652	6525	6273
Boldon Colliery	1530	21914	..	1239	10417	3879	3552	9959	1196
Chester-le-Street	4416	118400	2906	3626	25307	17379	13894	69664	7005
Craghead and Holmside	336	8890	..	662	4419	2446	..	2853	42
Felling	1086	11373	67	319	2998	4030	..	6158	644
Felling Shore	509	4968	2500	65	3734	1958	..	2616	..
Gateshead	13135	169258	..	6559	45435	39329	81155	31391	..
Haswell	3347	35206	5431	3360	14741	16717	..	10366	1825
Hebburn Colliery	691	3739	..	922	631	2253	..	1106	809
Jarrow and Hebburn ..	4266	72528	13747	2905	30560	19951	35063	4586	3991
Marsden	196	2035	1400	78	1803	951	..	225	283
Murton Colliery	1179	18705	1306	625	3768	4939	1329	12623	290
Pelton Fell	253	4831	75	92	1378	1392	1901	5	151
Ryhope and Silksworth	4853	51435	..	4784	25149	25426	188	25758	900
Seaham Harbour	2346	27649	3904	405	10735	9352	915	19115	..
South Hetton Amicable	234	2053	..	87	1505	1729	..	319	96
South Shields	1675	10766	1026	315	4776	3950	..	4207	938
Sunderland	16868	217005	933	1371	86888	56420	52576	37314	3056
Tyne Dock	1892	19799	1000	1030	11967	6035	2752	3335	826
West Pelton	1570	43029	..	785	17037	7077	15803	2363	1121
Windy Nook	1045	17772	2088	384	5519	5371	5374	3081	897
	61800	926470	42087	34064	357642	245332	222154	253569	29748
Productive Society:— Northern Iron and Tinplate (Birtley)	*68	4442	1299	173	3421	1509	..	..	644
Total	61868	930912	43386	34237	361063	246841	222154	253569	30392
No 6.—SOUTH DURHAM DIST.									
Bearpark Colliery	184	2078	36	..	857	958	..	653	183
Bishop Auckland	13737	278383	..	4070	50060	46799	109222	113430	5492
Brandon and Byshottles	1112	19509	4965	762	17776	4555	..	3402	1737
Crnforth and Coxhoe ..	2424	49209	3799	670	12686	10744	5754	24932	3249
Crook	5687	167336	3211	1505	12090	20787	11813	131160	18295
Durham	2407	58729	..	372	6747	9692	31533	14889	..
Easington Lane	393	5457	624	73	1509	2191	740	1862	484
† Framwellgate Moor ..	..	..	..	..	..	..	..	..	8
Hetton Downs	1532	21793	..	1000	10379	6947	693	7468	983
Low Moorsley	339	4411	495	50	930	1512	..	2378	155
Newbottle	1445	17301	..	986	8145	9177	..	4231	1385
New Brancepeth	754	10673	762	235	2886	5204	..	6001	144
Pittington	1291	20274	..	1145	5993	6448	3816	7167	1379

* Societies.

† Society formed April, 1903. No returned furnished.

			No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital	Sales during the Year.	PROFIT.					
					Salaries and Wages.	Depre- ciation.			Net Profit.	Average Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
			Distrib- utive.	Pro- ductive.								Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses
			£	£	£	£	£	s. d.	£	£	s. d.	£	£	
13	8	..	447	60	125	8569	1234	2 5.	..	3 0 4	4	12		
14	39	7	2958	282	1105	59522	12767	4 0	..	9 18 5	..	..
15	2	..	159	23	12	3041	185	1 6	..	..	..	..
16	14	9	893	120	54	15627	1871	2 7½	..	4 5 4	4	3		
17	11	..	822	92	290	16355	2777	3 1½	..	3 15 10	20	9		
18	17	4	1210	400	848	30823	6779	3 6	..	4 13 0	37	7		
19	30	12	1646	215	1293	55561	11053	3 6	..	8 6 8	244	10		
20	137	65	11989	1647	4603	207350	44881	3 6	..	25 0 0	80	161		
21	61	27	4517	1000	1601	108145	21293	3 8	..	10 0 0	128	48		
22	2	1	96	..	37	2580	232	2 4½	..	0 15 11	..	..
23	861	263	60330	9993	28329	1305607	265099	..	..	174 7 2	2377	427	
	..	42	3660	2104	879	131219	2213	0 3	..	2 2 0	..	..
	861	305	63990	12097	29208	1436826	267312	..	..	176 9 2	2377	427	
1	1	..	..	..	..	114	6	..	..	..	..	..
2	158	48	8710	891	2597	195659	37763	3 8	..	26 19 10	16	153		
3	43	..	2709	422	1057	65193	12251	3 8	..	12 10 0	10	23		
4	181	49	11166	1134	4920	215888	45607	3 9½	..	18 6 7	120	47		
5	14	1	947	135	433	27954	5588	3 9	..	2 16 10	15	9		
6	26	..	1593	151	505	41173	7498	3 5	..	8 0 2	8	15		
7	18	..	1112	90	224	18946	2790	3 0	..	4 4 0	..	..
8	390	64	21844	1900	7584	453211	73755	2 11½	..	34 0 0	..	263		
9	82	22	8159	1006	1736	125574	17765	2 9	..	8 10 0	..	104		
10	14	..	1265	64	180	23213	4834	4 0	..	5 15 0	..	..
11	120	39	7172	1067	3489	150238	25443	2 10	..	25 0 0	216	155		
12	8	..	518	49	84	10118	1549	3 1	..	1 13 5	..	..
13	39	8	3028	572	923	71329	10069	2 6	..	9 15 6	..	30		
14	12	..	770	60	239	15488	2956	3 10	..	2 2 0	..	3		
15	179	11	10142	3134	2642	231179	44238	3 8	..	38 4 8	10	273		
16	61	26	3433	545	1285	92609	15963	3 6	..	8 6 8	11	31		
17	9	..	477	76	75	10800	1994	3 10	..	1 7 6	..	..
18	38	..	2478	190	489	44329	6879	3 1	..	14 0 7	..	10		
19	445	227	21596	3894	8173	351075	43788	2 0	..	40 0 0	875	300		
20	51	2	2648	263	987	50624	8161	3 1	..	8 8 0	5	19		
21	56	23	4312	728	2076	101627	23300	4 0	..	8 6 8	9	162		
22	38	..	2350	232	774	50418	9792	3 5	..	8 13 4	78	14		
23	1983	520	116434	16603	40472	2346759	402000	..	..	287 0 9	1373	1611	
	..	36	2181	230	222	5315	284	0 4	..	0 10 10	..	..
	1983	556	118615	16833	40694	2352074	402284	..	..	287 11 7	1373	1611	
1	7	..	643	82	94	11757	2231	3 8	..	..	..	5	
2	311	134	19010	3959	13477	495225	98242	3 5½	..	25 0 0	17	12		
3	32	20	2559	152	945	65906	13349	3 9	..	9 3 4	..	..
4	63	27	4758	285	2429	101331	18037	3 2	..	9 19 8	12	105		
5	140	48	12273	628	6443	245955	45160	3 6	..	20 0 0	..	55		
6	43	11	3078	392	2957	74553	14439	2 11½	..	14 0 0	137	21		
7	12	6	1065	53	264	15853	2687	2 11	..	3 9 6	..	4		
8	..	..	..	..	..	..	..	..	..	..	..	..
9	58	12	8837	181	1115	81302	18119	3 8½	42	8 6 8	..	55		
10	12	..	976	38	199	16582	2941	3 11½	..	2 16 6	..	2		
11	66	12	4185	423	842	86186	17754	3 11½	..	10 0 0	..	..
12	27	8	1524	245	513	46805	11576	3 10	..	5 19 10	6	14		
13	51	9	3108	325	879	69257	14044	4 0	..	10 12 0	5	17		

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Land, Bldings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
No. 6—SOUTH DURHAM DISTRICT—Con.		£	£	£	£	£	£	£	£	
Sherburn Hill	1553	25144	..	770	5966	6358	500	17743	499	14
Stanhope-in-Weardale	1291	22215	557	605	3172	6256	325	8175	..	15
Station Town	1265	20624	597	690	6144	8299	..	9369	562	16
Tow Law	1251	23871	544	960	4393	5802	2606	15880	1397	17
Tudhoe Colliery	1270	9762	..	1046	1315	4857	..	7019	31	18
West Cornforth	732	9556	651	351	3070	3631	360	4981	49	19
Willington	1330	30351	260	811	5139	6070	1612	20921	327	20
Total ..	40047	796676	16501	16101	159237	166317	168974	401661	36351	
No 7—SOUTH DURHAM & NORTH RIDING OF YORKSHIRE DIST.										
Barnard Castle	848	7438	..	441	2630	3337	350	2435	705	1
Castle Howard	241	784	519	9	241	776	..	314	336	2
Darlington	7751	49739	..	2254	12414	19916	1482	18471	..	3
Grosmont	268	1399	..	262	449	851	..	604	..	4
Guisborough	570	5308	431	223	3113	1820	..	1375	574	5
Hartlepoons	7261	72134	66865	4665	64408	23017	59547	7763	..	6
Kirkby Stephen	350	2767	565	108	1428	794	..	1142	272	7
Loftus	1646	11841	1942	813	3945	5013	155	7976	..	8
Malton and Norton	398	799	..	204	57	600	..	544	..	9
Marske-by-the-Sea	349	3067	147	150	108	1963	181	589	304	10
Middlesbrough	10611	92568	3960	4338	48069	29853	10032	24843	838	11
Middleton-in-Teesdale	1390	23011	300	1521	3214	7010	3449	13172	220	12
Northallerton	535	2448	679	141	1077	1833	..	568	..	13
Pickering	207	626	209	85	71	591	..	385	56	14
Skelton	1019	9612	277	423	1927	6072	1000	1490	1086	15
Skinningrove	535	4266	387	385	2822	2141	..	515	229	16
Stockton-on-Tees	10215	74737	7166	2531	39220	24408	14427	17669	..	17
Thirsk	176	400	..	89	..	236	..	300	27	18
Whitby	1074	6394	15	353	3082	2473	..	1765	..	19
Agricultural and Dairy:—	45444	369388	82862	18982	188975	132704	90623	101920	4647	
Brandsby Dairy	104	560	237	225	198	282	..	304	541	20
Sineaton Creamery	24	947	..	45	772	4	..	72	265	21
Productive Society:—	45572	370895	83099	19252	189945	132990	90623	102296	5453	
Northallerton Corn Mill	590	1733	2177	..	3295	759	..	37	2128	22
Total ..	46162	372628	85276	19252	193240	133749	90623	102333	7581	

No. of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
Distributive.	Pro. ductive.		Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
14	25	11	3533	415	1045	58602	17924	4 2	..	10 3 8	..	42
15	24	1	1908	92	708	29359	3995	2 10½	..	10 6 10	..	8
16	40	3	3096	363	1029	57793	10053	3 4	..	10 3 10	..	38
17	33	7	2011	311	866	47871	8574	3 6	..	10 0 0	18	20
18	29	..	1591	114	447	51261	10019	3 8	..	8 6 8	..	..
19	15	2	1341	176	446	31952	6342	3 9	..	5 9 2	..	5
20	45	12	2699	176	1404	63664	12049	3 4½	..	8 6 8	19	24
	1083	323	72545	8110	36102	1651214	327535	..	42	182 4 4	214	427
1	16	1	781	85	349	18360	2882	2 11½	..	6 17 8	6	9
2	6	..	258	12	23	4825	244	1 6	..	2 0 0	..	..
3	150	35	7357	863	1712	143702	23042	2 8	194	20 0 0	240	27
4	3	..	212	16	62	5981	1213	3 8	..	2 6 4	..	9
5	16	4	1263	272	189	21844	2970	2 9½	..	4 1 8	31	13
6	204	61	11710	1602	3577	208126	30115	2 6	..	21 0 0	85	118
7	6	..	310	26	94	6689	613	2 5	13	2 18 10	..	..
8	43	15	2056	241	343	55363	8690	3 0	..	8 10 0	20	43
9	6	..	250	30	31	6903	826	2 3	..	3 0 6	15	9
10	12	..	597	50	144	11716	1421	2 6	..	2 17 0	11	1
11	235	63	12495	2590	4436	223673	27486	2 0	..	42 12 0	144	75
12	31	9	1388	158	802	36939	5289	3 2	..	11 13 4	20	26
13	7	..	415	152	109	10100	1042	2 0	..	4 4 10	..	6
14	3	..	131	12	27	3321	298	1 9½	..	1 10 0	3	..
15	28	5	1463	148	330	30561	3493	2 4½	..	8 6 8	9	10
16	12	6	590	106	200	17717	2631	2 9½	..	4 6 8	1	7
17	280	72	11916	953	2600	266165	34202	2 4½	..	20 0 0	152	423
18	3	..	137	17	12	2836	254	1 6	..	1 6 0	10	..
19	17	..	872	100	294	15942	1931	2 5	..	8 12 10	15	9
	1078	271	54201	7433	15334	1085763	148642	..	147	176 4 4	762	785
20	..	4	214	54	25	5042	245	1 6	25	0 13 6	1	..
21	..	2	154	72	39	2209	142	..	13	..	..	..
	1078	277	54569	7559	15398	1093014	149029	..	185	176 17 10	763	785
22	..	8	574	..	..	11310	..	..	..	..	..	..
	1078	285	55143	7559	15398	1104324	149029	..	185	176 17 10	763	785

NORTH-WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of
WESTMORLAND, YORK (EAST AND WEST RIDINGS), and ISLE OF

a These particulars are taken from our last year's returns. *b* These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
No. 1—AIREDALE DISTRICT—									
Addingham	276	3506	..	154	952	1281	1241	273	189
Allerton	334	3418	629	449	1320	1162	1015	2015	122
Bingley	3078	72516	8605	2832	31188	11211	34839	9689	1255
Birkenshaw	2479	34088	..	1317	14451	8080	6360	15858	..
Bradford (City of)	19199	288475	26198	4818	167430	74320	78858	29255	3340
<i>b</i> Bradford & District Railway									
Servants' Coal Supply ..	453	177	208	..	..	21	..	478	..
Bradley Coal	56	56	..	49	12	37	..	47	20
Carleton	199	2360	..	173	830	690	..	281	..
Clayton	666	7409	823	..	5086	2481	..	2074	..
Cononley	370	2227	..	139	413	630	..	2068	3
<i>b</i> Cowling	179	502	798	..	48	757	..	523	..
" Beehive	153	2598	1011	..	2673	657	..	279	..
" and District Coal ..	243	127	..	..	73	54	..	..	161
Cross Hills	336	2300	45	51	976	1118	..	812	..
Denholme	459	5643	687	360	1199	1292	461	4891	158
Eccleshill	574	5201	941	211	3642	2840	..	1102	439
Gargrave	223	1256	..	214	27	1079	..	841	98
Great Horton	4739	75562	4442	1528	35104	18766	13262	24947	990
Greengates & Apperley B. ..	486	4936	616	140	2120	1739	..	703	394
Guiseley	1011	17644	2063	931	6068	3975	5417	2902	1087
Hainworth	25	38	15	34	7	88	..	3	15
Harrogate	2345	16322	3856	318	10449	7895	2884	1988	220
Haworth	955	9681	841	703	5789	2084	..	5345	542
Ingleton	230	3451	..	184	736	1319	..	1504	397
<i>b</i> Ingrow	64	131	272	..	50	232	..	121	25
Keighley Industrial	8187	124703	7465	3934	31258	22077	45612	48263	1163
Lane Ends	193	1502	770	207	897	958	418	55	125
Leeds Industrial	49379	749533	21781	43434	401223	224882	204006	99733	9238
" Trades Union	43	92	..	147	..	687	..	486	1933
Lees and Cross Roads	540	7777	..	550	3773	2176	1691	2802	229
Low Wortley	1021	8111	1745	287	4061	3037	3598	710	314
New Road Side	343	4926	150	445	1790	1331	946	2136	89
North Bierley Coal & Coke ..	140	133	..	36	104	16	..	86	59
Oakworth	354	3730	..	421	992	1385	..	1788	75
Oxenhope	191	3236	431	329	335	867	1409	1818	162
Rawdon	1250	16997	..	756	4350	4238	2121	9053	654
<i>a</i> Settle	485	3348	1209	19	333	1192	3058	339	12
Silsden	690	9368	5080	425	8151	2775	2551	2038	557
Skipton	1494	23316	50	557	11910	7047	..	8427	683
Stanbury	122	1362	..	120	397	672	..	839	55
Stanningley Coal	875	109	..	418	216	43	..	295	242
Steeeton	547	4473	..	83	2510	1354	880	379	80
Sutton Mill	327	3934	..	140	1749	1349	431	1329	..
" Coal	298	191	..	..	..	9	..	100	..
Tong Park	80	432	93	8	21	493	..	97	105

SECTION.

CARNARVON, CHESTER, DENBIGH, DERBY, FLINT, LANCASTER, STAFFORD, part of MAN, for 1903, arranged in their respective Conference Districts.

from the Registrar's Return for 1902. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
Distributive.	Productive.	Salaries and Wages.	Depreciation.	Net Profit.			Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
									Co-operative Union.	Educational Purposes.	Charitable Purposes.	
			£	£	£	£	s. d.	£	£ s. d.	£	£	
1	3	..	200	42	130	7631	850	2 2	..	2 5 10	..	..
2	3	..	333	..	137	10004	1515	3 0	..	0 13 7	..	9
3	65	28	3273	743	2340	85200	15199	3 0	..	20 0 0	99	92
4	47	7	2965	508	1331	71595	12540	3 0	..	10 0 0	..	30
5	356	211	20506	6023	12018	448387	71951	2 9½	..	81 15 5	182	243
6	..	..	..	..	..	1637	40	..	..	..	..	..
7	..	..	14	..	2	263	45	3 4	..	..	..	..
8	3	..	154	54	96	7070	1327	3 8½	..	1 13 2	..	16
9	11	12	1260	149	297	13327	1859	2 10	..	5 9 6	..	1
10	3	..	231	16	90	7178	1100	4 3	..	3 3 8	..	6
11	..	..	..	..	..	5271	743	..	..	..	..	..
12	..	..	..	..	..	3633	588	..	..	..	..	..
13	2	..	120	13	6	2262	57	..	..	..	..	..
14	3	2	185	14	92	6626	985	2 8	..	2 14 2	1	..
15	7	4	434	79	214	15083	2174	3 0	..	3 15 1	..	6
16	11	..	619	80	192	14612	2130	3 0	..	4 15 6	3	..
17	4	..	229	3	60	6508	1116	4 3	..	1 17 0	6	2
18	86	51	4149	1162	2801	123211	17496	2 11½	..	15 0 0	72	27
19	6	2	397	134	200	11732	1662	2 10	..	3 19 6	..	4
20	15	8	961	212	685	29658	5236	3 0	..	8 1 5	..	32
21	1	..	34	..	1	755	99	2 11	..	..	..	..
22	47	9	2470	282	572	44048	5053	2 2½	..	16 13 4	70	17
23	19	4	1120	231	319	30175	5397	3 2	..	7 15 2	31	18
24	3	..	226	8	171	6539	630	3 0½	..	1 17 4	1	..
25	..	..	..	..	..	1437	228	..	..	..	..	..
26	115	117	7366	1786	3393	227531	38116	3 0	..	30 0 0	334	70
27	3	..	236	60	75	5929	766	2 9	..	..	..	4
28	1245	674	57799	21135	26015	1450147	212788	2 8	..	120 0 0	1400	317
29	6	..	582	123	15	4639	699	..	..	..	1	..
30	11	3	633	174	309	20433	3100	3 0	..	4 6 8	5	6
31	12	8	764	198	324	21663	9082	2 9	..	..	15	2
32	6	2	401	80	204	10297	1920	3 2½	..	2 15 2	1	6
33	2	..	78	10	..	630	92	3 4	..	..	..	..
34	6	..	353	59	72	8133	1064	2 7	..	..	..	6
35	2	..	128	47	129	7534	1153	3 11	..	1 11 4	..	4
36	20	1	1039	191	648	33899	5426	3 3	..	8 6 8	..	25
37	6	1	423	9	139	10051	1208	3 0	..	..	..	3
38	13	6	989	179	354	18500	1919	2 11	..	5 11 4	..	10
39	35	9	1952	428	906	47334	7557	2 10	..	11 13 4	83	33
40	2	..	134	13	44	4950	500	3 0	..	1 1 0	4	6
41	1	..	96	13	..	3164	71	..	..	..	..	..
42	..	..	403	77	180	10218	1331	3 0	..	2 19 0	..	2
43	4	..	242	271	175	8013	1338	2 9½	..	..	..	..
44	2	..	97	..	9	1263	190	3 3	..	..	..	..
45	1	..	106	6	19	2917	401	2 10	..	0 13 4	..	..

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machin- ery, and Fixed Stock	Value of Stock in Trade.	Investments. House Prop- erty.	All other Invest- ments.	Owing to the Society for Goods.
AIREDALE DIST.—Con.		£	£	£	£	£	£	£	£
Buppertown	361	5429	820	..	1728	426	..	3386	..
Wilsden	300	4276	150	151	1959	1179	..	1738	289
Windhill (Shipley)	5980	88091	7164	5593	28335	18153	37102	27130	248
	112135	1624693	99048	72735	796735	441054	448110	321026	25742
Agricultural and Dairy:—									
Nidderdale Dairy (Harro- gatte).....	..	128	763	..	290	50	..	307	214
	112135	1624821	99811	72735	797025	441104	448110	321333	25956
Productive Societies:—									
Airedale Worsted Manu- facturing (Bradford)	381	5379	1963	1058	769	6530	..	1373	1128
Bradford Builders	34	94	68	..	..	12	..	26	138
" Cabinet Makers..	77	2054	3113	256	2861	1975	..	980	649
Keighly Ironworks	222	6410	5592	524	7808	4827	320	34	942
Total	112849	1638758	110547	74573	808463	454448	448430	323696	28813
No. 2.—BOLTON DISTRICT—									
Adlington	637	5443	..	1218	1417	1737	548	3771	240
Ainsworth New Road	186	2188	62	168	251	299	..	2061	82
" Old Road	292	3395	..	185	470	565	..	2838	..
Bamfurlong	520	6701	195	409	2638	2399	1365	626	545
Blackrod	249	3356	174	376	1277	1789	300	769	..
Bolton	30736	642440	31232	21757	133213	57803	308204	235043	..
Bryn Gates (Bamfurlong)..	235	2631	..	163	..	63	1456	116	369
Chorley	2176	13842	4325	2104	9253	9736	..	3665	68
Eagley Bridge	647	9022	2900	436	5537	2423	4183	1314	..
Earlestown	2081	18234	1410	641	10127	5433	6033	1551	115
Edgworth	483	10960	12215	404	1681	1588	5676	14960	287
Egerton	291	3647	1059	152	626	758	..	3313	124
Farnworth and Kearsley ..	5534	81833	3801	6483	41301	18337	18069	22410	2634
Heapey	285	3698	248	585	615	503	1615	2256	..
Hindley	1236	9630	..	940	2438	2747	..	6196	2
Hindsford	502	4771	438	319	3354	1111	..	2182	150
Horwich	2400	29607	2175	1217	11235	6940	8337	9309	11
Hulton and Chequerbent..	189	2511	300	351	411	507	2246	592	37
Leigh	9541	155223	6586	11798	83043	37084	13129	54458	3519
Little Hulton	663	12862	2960	274	3654	2167	4972	5357	251
Little Lever	574	9344	667	355	2731	1277	1274	5877	..
Park Lane	953	12685	300	1240	4826	3516	1503	4233	514
Radeliffe and Pilkington ..	4486	60168	9047	2589	19363	16167	8725	30915	..
Radeliffe and District Equit.	83	103	..	20	..	299	..	..	..
Ringley and Kearsley	534	6340	..	539	2671	2224	..	2631	..
Tyldesley	1110	16945	1216	872	5676	2995	1883	9990	89
Walkden	1929	36262	4968	1016	13385	7362	12084	13650	..
Westthroughton Friendly ..	1086	16676	220	4-1	4199	5063	7195	3546	160
" United	1046	17951	212	600	5219	4171	7186	5226	74
Wheatton	117	1187	174	171	595	390	..	760	..
White Coppice	32	150	..	46	..	120	..	92	..
Whittle-le-Woods	205	1831	..	210	801	991	..	850	..
Wigan	6719	55035	797	3708	39028	19236	9375	6157	615
Withnell (Brinscall)	479	8406	1432	960	940	1889	3195	910	386
	78186	1265077	89113	62787	415275	219689	428553	458124	10272
Agricultural Society:—									
Leigh and District Agricul.	16	84	..	4	..	60	..	105	132
	78202	1265161	89113	62791	415275	219749	428553	458229	10404
Productive Society:—									
Bolton Cabinet Makers....	51	1064	1121	249	536	2544	..	40	79
Total	78253	1266225	90234	63040	415811	222293	428553	458269	10483

	No. of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
	Distributive.	Pro-ductive.	Salaries and Wages.	Depre-ciation.			Net Profit.	Aver-age Divi-dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
										Co-operative Union.	Educa-tional Pur-poses.	Chari-table Pur-poses.
			£	£	£	£	£	s d.	£	£ s. d.	£	£
46	..	..	298	89	162	10812	1499	..	..	2 19 8	..	..
47	5	..	..	..	..	7938	1343	2 10	..	2 10 0	..	..
48	115	62	6464	1234	3208	159120	26741	2 11½	..	32 0 0	110	121
	2307	1221	120463	35935	58134	3028957	462324	..	..	417 17 2	2418	1118
49	..	..	99	..	..	1017	..	..	..	..	..	..
	2307	1221	120562	35935	58134	3029974	462324	..	..	417 17 2	2418	1118
50	..	40	1872	84	491	18779	932	0 5	37	3 3 4	35	9
51	..	..	227	3	2	237	9	..	3	..	..	..
52	..	29	2073	200	101	5383	216	0 4	20	1 0 0	..	..
53	..	68	4117	581	480	16302	1012	0 6	49	2 0 0	8	3
	2307	1358	128851	36803	59208	3070675	464493	..	109	424 0 6	2461	1130
1	10	..	620	89	193	20635	3961	2 10	..	2 2 0	28	..
2	2	..	187	21	102	4164	672	3 6	..	1 11 0	..	..
3	3	..	221	40	159	7082	1451	4 0	..	..	..	..
4	18	3	1100	122	307	19596	3025	2 8	..	4 6 8	30	8
5	9	..	552	91	136	11837	1497	2 9	..	2 1 0	21	..
6	574	319	37846	4094	19615	821085	150655	3 0	3230	80 0 0	3230	379
7	7	3	557	92	110	11465	1878	3 0	..	..	18	2
8	54	24	3081	475	556	66457	10618	2 11	..	8 8 0	124	48
9	19	8	1190	347	340	25156	4324	3 0	..	5 5 0	40	5
10	52	12	2449	511	706	51490	7335	2 10	..	8 6 8	5	17
11	10	..	765	211	534	17044	3289	3 3	..	4 0 0	4	19
12	6	..	365	28	213	9673	1505	3 1½	..	..	..	3
13	140	86	7604	1411	3360	178017	30624	3 0	..	20 0 0	199	111
14	5	..	362	15	186	10303	1830	3 6	..	2 5 0	..	5
15	26	4	510	190	452	40627	6574	3 0	..	10 3 4	60	19
16	13	3	602	180	194	17455	3060	3 0	..	3 13 6	40	6
17	55	24	3134	633	1100	66424	11005	3 0	..	8 6 8	148	24
18	4	1	179	43	123	8874	2083	4 0	..	..	..	2
19	260	105	12916	3621	5641	411360	55739	3 0	540	21 0 0	484	110
20	16	11	1018	378	509	22960	3963	3 0	..	5 8 0	8	21
21	10	..	662	162	370	18758	3106	3 0	..	4 13 4	..	..
22	27	8	1976	278	548	43015	7101	3 0	..	..	140	4
23	88	34	6004	661	2504	140004	22473	3 0	..	20 0 0	476	48
24	1	..	85	..	4	1042	97	2 6	..	..	..	..
25	13	4	1101	65	246	17648	2840	2 11½	..	4 7 10	..	13
26	28	10	2010	280	738	39161	6864	3 0	..	8 6 8	112	40
27	60	49	3362	781	1376	72059	12289	3 0	..	10 0 0	134	41
28	26	14	1647	333	874	52789	9676	3 5	..	9 0 0	..	30
29	29	8	1919	451	1101	57891	11583	3 8	..	8 9 4	25	42
30	2	..	140	65	56	2793	547	4 0	..	0 18 6	9	2
31	1	..	53	..	..	1024	127	2 6	..	..	..	..
32	3	..	213	48	90	6990	1149	2 9	..	..	..	..
33	195	41	10610	2732	2008	216083	29578	2 6	286	16 16 0	681	35
34	10	..	492	115	399	17672	3031	3 1	..	3 15 0	4	20
	1776	771	106482	18563	44850	2508633	415549	..	4056	273 3 6	6020	1054
35	..	1	22	3	3	1077	12	..	1	..	..	..
	1776	772	106504	18566	44853	2509710	415561	..	4057	273 3 6	6020	1054
36	..	44	2893	77	51	5453	111	..	..	0 9 0	..	..
	1776	816	109397	18643	44904	2515163	415672	..	4057	273 12 6	6020	1054

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any overdraft from Bank.	Reserve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
No. 3—CALDERDALE DIST.										
Barkisland	118	1387	50	162	435	498	..	896	65	1
Blackshawhead	117	1098	1740	161	253	389	..	2334	17	2
Brighouse	6498	139629	5245	5890	44644	27689	46266	56580	..	3
Copley	195	702	..	100	..	550	..	764	..	4
Cragg Vale	250	5913	389	365	950	1741	475	3971	227	5
Halifax Brotherhood	100	73	75	..	58	143	..	10	158	6
" Coal	1873	1832	..	330	645	58	..	879	1884	7
" Industrial	10891	123875	9928	4639	51783	42746	35790	37510	..	8
Hebden Bridge Industrial ..	2858	66929	8087	4820	20729	10301	14731	41336	211	9
Heptonstall	475	6583	250	605	2163	1543	..	4164	627	10
Holmfild	256	2781	5-3	86	1134	937	1117	873	64	11
" Coal	390	712	..	..	737	134	..	..	..	12
Illingworth	233	2028	100	43	1320	458	..	473	130	13
Luddenden	454	6344	..	473	1114	2543	2100	2105	360	14
Luddendenfoot	518	9999	..	377	8900	2312	1732	5068	116	15
Midgley	451	7564	..	415	1010	1573	1175	5134	510	16
Mytholmroyd	589	13634	195	530	1684	2666	5523	6378	202	17
Northoram Coal	94	86	..	28	32	6	..	..	56	18
Pecket Well	147	2415	606	190	612	546	1639	721	72	19
Queensbury	2132	27316	1570	1130	12966	12484	2820	7511	..	20
Ripponden	579	5951	230	130	1735	1767	2408	1784	91	21
Siddall	290	3187	746	12	2343	990	403	220	95	22
Sowerby Bridge Industrial ..	3299	48018	15059	328	11385	18329	26100	15258	..	23
Stainland & Holywell Green	720	13520	..	178	6067	1515	..	7460	325	24
Todmorden	3722	120519	27	3200	41436	20284	25956	57269	47	25
" Bridge End	676	21940	..	..	5101	2752	6450	8036	110	26
Wainstalls	230	3225	..	296	1263	805	160	1787	237	27
Walsden	600	18729	..	561	2956	2113	5511	9829	59	28
	38755	655989	44880	25052	218455	157872	180356	278290	5663	
Productive Societies:										
Calderdale Clog Sundries										
Manufacturing (Walsden)	76	1590	877	240	1968	460	..	..	429	29
Halifax Builders	21	69	..	..	2	..	..	67	..	30
" Flour	1127	106285	..	2000	39950	23083	..	41243	24212	31
Hebden Bridge Fustian	857	28481	2071	3123	15518	10154	3064	7902	4292	32
Sowerby Bridge Flour	2662	104543	..	649	51686	29049	..	572	20917	33
Total	43498	896957	47828	31064	327579	220618	183420	328074	55513	
No. 4—CHESHIRE AND NORTH WALES DISTRICT—										
Bangor	282	492	3	..	98	363	..	186	3	1
Birkenhead	2407	10057	6195	171	8182	6387	..	2364	366	2
Blaneau Festiniog	200	316	1039	..	755	245	..	153	113	3
Bromboro' Pool	153	922	..	..	..	713	..	..	31	4
Brymbo	319	917	3956	..	435	368	3572	275	164	5
Buckley	141	705	108	258	500	529	..	143	166	6
bCefn (Ruabon)	204	355	443	..	30	514	..	222	..	7
Chester	2823	23536	3559	1047	12666	11718	3600	2233	924	8
Chirk Green	427	1532	37	554	205	1523	..	1279	..	9
Colwyn Bay	170	294	88	..	51	235	..	41	..	10
Cynfal	49	130	433	78	220	359	..	34	..	11
Ellesmere Port	259	1325	202	135	838	855	..	180	..	12
Employés' Provident (Port Sunlight)	490	1663	487	126	1102	1388	..	501	47	13
Ewloe Place	112	903	150	34	369	699	..	165	158	14
Ffynon Groyw	60	241	36	19	..	283	..	..	16	15
Flint and Oakenholt	213	654	..	248	177	613	..	352	100	16
Garston	758	3140	1867	287	3094	2104	..	578	92	17
Hawarden	216	359	166	331	23	350	..	484	..	18
Holyhead	409	732	..	4	..	779	..	181	..	19
Hoylake and West Kirby ..	252	278	20	..	143	336	..	95	19	20
Leeswood	111	443	..	30	166	228	..	..	156	21

No of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.									
Distri- butive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.	Net Profit.			Average Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.							
									Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses.					
			£	£	£	£	£	s. d.	£	£	s. d.	£	£			
1	1	..	101	17	53	2622	320	2 6½	..	0	19	2	..	..
2	1	..	71	25	106	2630	386	3 10¾	..	..	..	..	..	..
3	150	106	7614	1673	5129	266890	53232	3 8	..	21	0	0	100	117		
4	2	..	136	3	31	3782	646	3 8	..	..	..	..	..	2
5	5	1	364	99	250	9826	1404	3 7	..	2	1	10	..	3		
6	2	..	80	6	..	1104	25	1 0	..	..	..	..	..	..
7	7	..	224	95	16	6917	1213	3 3¾	..	..	..	..	..	..
8	209	108	11296	1997	4496	308418	47814	2 9	..	46	2	0	140	78		
9	52	50	3029	973	2344	86776	15534	3 0	..	11	17	2	332	48		
10	10	..	398	60	273	13643	2334	3 2½	..	3	16	4	..	2		
11	2	1	174	39	129	6769	1121	3 0	..	2	1	5	..	4		
12	2	..	245	25	29	1553	241	3 0	..	..	..	..	..	..
13	3	..	234	34	97	6514	808	3 0	..	..	..	..	..	7
14	8	1	316	119	267	14208	2746	4 0	..	3	15	0	..	7		
15	7	1	381	90	468	14996	3258	4 0	..	4	5	0	..	10		
16	5	2	322	124	310	11015	2138	4 0	..	3	12	8	..	5		
17	8	8	448	198	463	16509	3069	3 2	..	5	0	0	52	5		
18	..	..	9	..	4	406	32	1 6	..	..	..	6	..	..
19	2	..	107	49	99	4748	639	4 0	..	1	4	6	..	..
20	43	33	2209	420	1012	66076	9997	3 0	..	8	6	8	..	32		
21	9	..	621	112	310	17344	2818	3 6	..	4	15	0	..	6		
22	2	..	114	112	124	8059	1439	3 4	7	2	7	0	2	2		
23	58	31	3963	731	2454	105443	15585	2 6	..	15	0	0	40	42		
24	7	5	758	268	517	19895	3382	3 0	..	5	18	8	..	9		
25	97	57	5131	941	4720	134683	26292	3 1½	..	15	9	0	418	88		
26	15	9	859	115	865	23373	4251	3 0	..	5	17	5	68	6		
27	3	1	189	46	158	8133	1388	4 4	..	1	19	4	..	4		
28	13	2	780	196	742	21923	4307	3 4½	..	5	0	8	88	11		
			723	416	40173	8567	25466	1184315	206419	..	7	170	8	10	1240	488
29	..	18	790	30	78	3150	156	0 6	19	0	11	10		
30	38	3		
31	..	78	6876	3178	4372	350314	32717	1 8	..	9	10	8	18	48		
32	..	320	13966	1182	1425	41346	3269	0 7½	424	10	0	0	55	26		
33	..	125	9199	2891	4321	382248	32006	1 7	..	10	0	0	..	66		
			723	957	71004	15848	35662	1961411	274570	..	450	200	11	4	1313	628
1	4	..	265	17	18	4172	274	1 5	6	2	1	8	..	3		
2	62	13	2648	513	398	41339	4083	1 8½	50	8	8	0	91	26		
3	3	..	142	20	12	2183	18		
4	4	..	388	..	46	7588	1270	3 3	7	3	..		
5	2	..	150	31	29	3907	439	2 0	..	2	10	0	2	2		
6	3	..	191	21	30	5083	601	2 4	1	1	0	0	1	..		
7	3618	283	2	1	8		
8	94	17	4306	523	1014	64793	9996	2 6	..	8	8	0	41	24		
9	11	2	628	190	61	14400	1962	2 8	..	2	17	6	3	7		
10	3	..	176	5	8	2264	98	0 7½	..	0	12	6		
11	2	..	106	7	5	2326	86	1 5		
12	7	3	467	54	65	6191	563	1 6	..	1	18	4	35	14		
13	19	5	725	88	58	14913	1706	2 4	28	3	7	2		
14	2	..	144	16	28	4116	447	2 3	..	0	14	0	..	2		
15	2	..	173	1	5	3136	383	2 0		
16	5	..	272	6	18	5302	706	2 4½	26	1	13	4		
17	16	3	672	91	116	11543	1632	1 11	..	5	0	0	..	6		
18	4	..	287	3	9	7478	766	2 9	5	1	14	2	..	9		
19	5	2	299	..	27	6287	583	1 10	..	2	12	4		
20	5	..	183	10	8	3215	154	1 0	..	1	6	6	5	..		
21	3	..	152	5	15	3936	493	2 4½	..	0	17	10	1	3		

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft and from Bank.	Re-serve Fund.	Value of Land, Bldings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
CHESHIRE AND NORTH WALES DISTRICT—Con.										
Liverpool (City of)	3124	12520	4158	579	8071	8012	..	2882	..	22
" (Toxteth)	3756	16730	6266	230	12717	8877	1599	2412	..	23
Llanberis	152	153	..	2	..	153	..	..	..	24
Llandudno	109	108	..	..	..	123	..	..	..	25
" Junction	156	222	..	32	36	256	..	118	..	26
cLlanrug .....	..	..	..	..	..	..	..	..	..	27
Mold Junction	295	1219	..	130	293	1061	..	448	7	28
New York (Penmaenmawr) ..	250	852	1722	..	1982	409	..	335	..	29
Pant-y-Fownog	68	321	270	..	450	169	..	..	40	30
†Penyfford	43	72	30	..	..	..	..	..	..	31
Port Nant	30	202	..	48	..	89	..	..	..	32
Queensferry	680	2885	558	150	1399	1721	..	..	..	33
Runcorn	6703	69281	2252	2856	21407	22088	12187	36958	..	34
St. Helens	10067	33624	27158	9538	57369	22329	4005	4083	..	35
Warrington	7034	60718	..	5891	13423	14110	14660	35394	..	36
Whiston	514	1726	1000	155	1790	1826	..	432	367	37
Wrexham	963	2932	2411	329	2990	1411	1136	884	..	38
Productive Society:— North Wales Quarries (Bethesda)	43999	252559	64609	23262	150976	113253	40759	93412	2769	
827	20535	2625	..	19844	87	..	3273	827	39	
Total	44826	273094	67234	23262	170820	113340	40759	96685	3596	
No. 5—DEWSBURY DISTRICT—										
bAltofts	327	1481	118	..	..	746	..	1864	..	1
Batley	4993	131220	1032	1581	30365	15106	44091	36255	..	2
Battleyford (Mirfield)	217	3100	2120	430	1782	750	1354	2060	216	3
Beeston	170	2316	505	85	600	746	1100	316	144	4
Birstall	1683	23998	14	848	4400	4467	9025	9290	..	5
Buttershaw	343	5589	..	112	1231	1941	481	3337	137	6
Churwell	450	5066	1677	352	4605	1330	1201	772	252	7
Cleckheaton	3880	63413	7523	3981	19665	14286	18285	26574	1133	8
Crigglistone	290	2399	261	358	1456	1132	400	950	286	9
Dewsbury	9941	282926	380	3393	76594	35662	59156	121744	..	10
Drighlington	990	16771	..	..	8215	7267	..	2769	..	11
bFarnley	400	1411	901	..	195	1 95	..	1197	..	12
Gomersal	854	15243	161	165	6530	2906	2160	7685	..	13
Grange Moor Friendly	142	1915	..	115	587	557	400	894	289	14
" United	92	1596	92	85	1290	487	1290	..	410	15
Heckmondwike	7417	163561	5840	301	22505	21346	40101	86558	605	16
aHopton (Upper)	131	2393	308	82	747	481	..	1468	87	17
Horbury	1230	18202	750	300	6062	6516	3700	4627	..	18
Liversedge	1041	5098	..	180	1063	2806	..	2661	..	19
Middlestown	524	4886	..	1851	4112	2660	..	969	400	20
Mirfield Industrial	1100	21896	2230	522	10966	3249	5504	11009	720	21
" Perseverance	730	6339	..	377	669	1993	195	5149	..	22
Morley	6589	99462	413	1319	28159	16298	37613	26055	..	23
Ossett	2829	38187	..	195	17000	10414	..	11660	..	24
Ravensthorpe	527	4933	751	198	1249	958	1598	..	153	25
" Self-Help ..	843	13388	9895	15	11587	3077	8130	1675	101	26
Wakefield Borough	1065	9027	20	721	4864	1673	1800	1678	385	27
" Industrial	5712	54912	..	3051	44556	11868	1995	9874	848	28
Wibsey Slack Side	404	7364	173	150	3069	1644	1468	2778	..	29
Special Society:— West Yorkshire Coal Feder- ation (Dewsbury)	54914	1008092	35227	20767	314123	173661	241047	381868	6166	
24	3810	..	533	..	..	..	..	4049	3065	30
Total	54938	1011902	35227	21300	314123	173661	241047	385917	9231	

† Business only commenced December 1903.

‡ Six months' trade only.

	No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.						
	Distributive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.			Net Profit.	Average Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
										Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses.	
			£	£	£	£	£	s. d.	£	£	s. d.	£	£
22	79	5	3929	368	464	54674	4431	1 5	..	12 16 0	0	190	10
23	100	14	4328	432	696	69844	7455	2 0	..	10 0 0	0	79	24
24	2	..	150	..	7	5243	513	2 0	..	..	..	..	..
25	2	..	28	..	..	175	..	..	..	..	..	..	..
26	3	..	159	5	8	2960	276	1 8	8	1 2 4	..	..	..
27	..	..	..	..	..	..	..	..	..	1 0 0	0	..	..
28	10	2	521	89	51	9493	1220	2 10	..	2 0 0	0	..	11
29	4	2	388	..	37	7867	748	1 11	..	..	..	..	..
30	2	..	92	10	16	2640	324	3 0	..	..	..	..	..
31	..	..	..	..	..	..	..	..	..	..	..	..	..
32	1	..	74	..	10	700	133	3 10	..	..	..	..	..
33	17	6	1123	98	118	15357	1810	2 4	..	4 7 2	2	..	..
34	165	36	9353	1189	2530	176560	28973	2 11½	..	20 0 0	0	186	65
35	215	89	11793	2569	1426	267909	39327	2 10	..	10 10 0	0	139	11
36	85	13	4972	880	2161	132702	22095	3 0	..	15 0 0	0	59	36
37	18	..	780	167	72	17214	3501	3 0	..	3 17 2	2	4	..
38	21	5	740	121	118	14525	1242	1 6½	55	6 1 8	8	14	3
39	980	217	50804	7529	9684	995653	138591	..	186	133 17 4	4	795	257
	..	248	3186	163	..	3598	61	..	..	..	..	..	..
	980	465	53990	7692	9684	999251	138652	..	186	133 17 4	4	795	257
1	..	..	..	..	..	13959	3025	3 0	..	..	..	..	..
2	86	55	5905	1103	4808	162957	29649	3 0	..	20 0 0	0	492	263
3	3	..	162	44	140	5800	1040	3 1	..	..	..	..	6
4	3	..	176	53	79	4521	658	2 8½	..	1 7 10	..	5	3
5	27	7	1609	254	786	43284	7299	3 0	..	10 0 0	0	81	24
6	6	1	455	48	220	12891	2209	3 1½	..	2 16 0	0	5	5
7	7	1	614	99	184	13603	1995	2 10	..	3 13 4	..	14	5
8	80	40	6206	732	2227	119071	21706	3 2	..	15 0 0	0	483	80
9	8	2	423	92	121	9951	1658	3 0	..	2 3 10	0	6	..
10	190	100	11871	2711	11142	267915	51128	2 11¾	..	40 0 0	0	802	276
11	16	12	1705	143	619	33260	5340	3 0	..	..	..	..	19
12	..	..	..	..	..	11948	1803	..	..	..	..	..	..
13	15	3	949	92	631	27632	4110	3 1	..	..	..	..	6
14	2	..	166	77	78	5869	1220	3 11	..	1 3 0	0	2	1
15	1	..	105	21	79	3764	727	3 10½	..	..	..	..	..
16	140	70	7221	1525	5911	188036	35921	3 1	..	20 0 0	0	600	173
17	1	1	107	2	82	4519	824	3 4	..	..	..	..	..
18	24	13	1404	267	696	39040	6592	3 0	..	8 6 8	8	59	6
19	14	..	713	71	226	20881	3698	3 5¾	..	..	..	..	19
20	17	4	882	224	212	21566	5863	5 1	..	4 10 2	2	5	1
21	24	8	1635	224	785	32385	6077	3 2½	..	8 6 8	8	5	10
22	7	..	513	52	246	18126	3738	3 10	..	..	..	..	24
23	106	43	6471	1160	3303	167064	27980	2 11	..	20 0 0	0	559	41
24	46	20	2671	235	1840	76900	12440	3 1½	..	8 6 8	8	..	32
25	4	..	332	40	197	9369	1785	3 4	..	4 6 8	8	..	..
26	19	5	1250	370	520	21380	2856	2 4½	..	6 18 8	8	12	10
27	19	..	856	115	432	28393	4800	3 4	..	..	..	..	1
28	132	28	6274	654	2047	141159	21311	2 7	..	15 0 0	0	240	10
29	9	..	471	90	290	12194	2149	3 1	..	3 6 6	6	..	..
30	1006	413	61146	10498	37901	1511382	269596	..	..	195 6 0	0	3370	1015
	1	..	72	..	174	27682	695	0 6	..	0 5 0	0	..	..
	1007	413	61218	10498	38075	1539064	270291	..	..	195 11 0	0	3370	1015

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock In Trade.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments		
		£	£	£	£	£	£	£	£	
No. 6—EAST YORKSHIRE DIS.										
Beverley	256	703	77	50	85	558	..	206	40	
Bridlington	244	502	900	21	1398	287	..	153	105	
«Castleford and Allerton ..	2985	13959	..	807	2001	5958	..	..	..
Industrial	1785	7524	241	1215	5220	3931	..	1344	1137	
Driffield	225	2320	286	200	1249	1276	..	249	124	
Eserick	87	228	74	204	21	324	..	204	148	
Goole	1520	7609	..	807	3517	3402	..	2594	102	
Kingston-upon-Hull	6801	26479	11940	798	22653	16473	..	4146	1745	
Kippax	740	3277	417	141	2343	2831	..	968	401	
*Market Weighton	120	152	40	10	26	293	..	64	..	
†Pocklington	91	96	11	341	24	377	..	..	94
Riceall	820	3559	290	225	968	1436	1197	1261	38	
Ripon and District Indus..	796	2395	1155	245	1873	1437	..	..	102
Scarborough	548	1132	..	124	190	934	..	456	..	
Selby	41	101	..	10	19	137	..	..	34
Settrington	417	2760	134	230	616	944	1483	711	218	
Tadcaster	268	560	25	20	120	318	..	403	..	
Wetherby	8600	80804	4594	1865	61048	20329	..	18716	..	
York	26344	154160	20184	7313	103371	61245	2680	31475	4283	
Agricultural & Dairy:—										
Ripon Agricultural	8	5	45	4	..	..	..	..	54
Skelldale Dairy	44	147	122	..	836	28	..	..	..
Productive Societies:—	26396	154312	20351	7317	104207	61273	2680	31475	4337	
Hull General Builders	135	421	181	244	202	486	..	152	860	
§ „ „ Shipwrights..	60	114	..	48	7	..	..	..	..
„ „ Printers	38	1307	2548	48	3779	167	..	..	381
Ripon and Bishopton Flour	84	438	2625	2590	2982	787	..	..	1950
Total	26713	156592	25705	10247	111177	62713	2680	31627	7528	
No. 7—HUDDERSFIELD DIS. —										
Brockholes	288	3345	346	153	1823	1263	250	1251	218	
Central Working Men's (Golcar)	430	4476	1553	467	2822	2088	1170	1550	..	
Close Hill	842	16418	160	1726	1134	3003	8617	7944	483	
Cowins Lepton	120	1244	60	115	..	320	885	330	118	
Crosland Moor.....	672	12194	260	652	3320	2552	1816	6974	876	
Dalton	120	777	..	161	498	381	..	380	34	
Dogley Bar	170	1790	..	246	769	801	..	519	130	
Emley	345	2819	230	410	1052	2100	290	411	614	
Flockton	226	1782	1282	634	1266	1318	735	626	968	
Golcar	821	16856	784	172	5651	2638	1998	11197	175	
Hepworth	521	5012	..	420	966	2416	..	3129	994	
Highburton	144	1732	..	211	462	570	..	982	73	
Hill House	2299	18486	..	300	7548	5898	3469	5968	425	
Hill Top (Paddock)	442	3785	125	905	920	1664	..	2867	311	
Hinchliffe Mill	683	4383	930	395	1500	1990	..	3119	705	
«Holmfirth Boot and Shoe.	4	900	..	30	106	779	..	41	27	
Honley	962	14517	1054	883	5682	4221	1207	8114	355	
Huddersfield Industrial ..	12186	177397	11212	3471	86920	45753	13288	68966	1830	
Junction House(Slaithw'te)	383	3483	..	..	762	910	..	2577	368
Kirkburton	264	4459	..	252	1461	750	960	1944	271	
Kirkheaton	241	4304	450	283	2749	641	..	1580	115	
Lane Dyehouse (Hud'rsfld)	437	6919	..	200	2384	2206	1961	1833	107	
Lepton Field	121	1614	33	56	659	727	..	513	107	
" Town Bottom	124	645	..	200	..	659	..	1010	102	
Linthwaite	545	7958	1098	573	2072	2670	2390	3556	956	
Longwood	646	8095	456	846	1786	2160	3592	3837	750	
Marsden	761	11738	4727	180	6792	3943	480	7390	1025	
Meltham Industrial	1034	18610	2011	1066	3933	5188	5645	7967	1613	

* Six months' trade only.

† Not commenced business at end of 1903.

‡ No trade done during 1903.

		No. of Employees on Dec. Stat.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
		Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
				£	£	£	[£	£	s. d.	£	£ s. d.	£	£
1	5	..	..	258	33	24	4417	400	1 4 ³ / ₄	..	1 18 4	14	3
2	3	..	..	76	62	22	2221	14	..	..	2 0 6	..	..
3	..	..	..	2804	178	619	82364	18517	5 0	..	..	..	5
4	31	2	..	1851	224	332	44449	7513	3 3	..	14 0 0	75	29
5	6	..	..	263	38	104	6019	371	1 5	4	1 16 10	8	2
6	2	..	..	113	2	4	2443	181	1 6	..	0 15 10	..	..
7	28	8	..	1254	234	313	33302	4350	2 4	..	11 8 4	66	5
8	134	49	..	6782	1220	980	122593	13899	1 11	..	21 0 0	320	72
9	21	2	..	1018	140	130	22853	5003	4 0	..	5 16 8	70	21
10	2	..	..	58	5	3	1066	78	1 4	..	0 11 8	..	..
11	..	..	..	..	..	..	..	..	..	..	..	..	..
12	2	..	..	55	1	4	1943	154	2 6	..	..	..	..
13	8	..	..	686	73	112	11761	1283	1 7 ¹ / ₂	..	6 15 3	15	..
14	11	..	..	490	66	73	9609	691	1 3	..	6 15 2	15	2
15	8	..	..	325	45	40	9162	1192	2 0	..	4 6 10	14	3
16	1	..	..	73	1	5	882	42	1 4	..	..	..	..
17	7	..	..	360	75	117	8990	1163	2 6	..	3 3 0	12	4
18	4	..	..	215	54	19	5830	401	1 4	..	1 15 4	7	..
19	202	70	..	11499	2671	3303	214943	28574	2 2	633	40 0 0	495	310
		475	131	28180	5122	6204	584847	83826	..	637	122 3 9	1111	456
20	..	..	..	12	..	..	693	2	..	..	..	..	..
21	..	5	..	279	18	..	6994	118	..	..	0 6 10	..	..
		475	136	28471	5140	6204	592534	83946	..	637	122 10 7	1111	456
22	..	44	..	2600	26	19	6705	264	..	..	0 16 8	..	..
23	..	..	..	..	..	..	..	..	..	..	0 10 0	..	..
24	..	25	..	1146	..	56	1938	110	..	12	..	4	2
25	..	10	..	652	..	..	7855	83	..	..	..	..	..
		475	215	32869	5166	6279	609032	84403	..	649	123 17 3	1115	458
1	5	..	..	369	66	144	9022	1397	2 10	..	..	..	2
2	7	..	..	389	69	203	12623	2135	3 6	..	..	..	3
3	13	2	..	892	158	690	27128	5368	3 4	..	6 16 8	24	3
4	1	..	..	93	5	53	2507	387	2 8	..	..	..	..
5	11	7	..	780	118	443	21327	5609	3 3	..	5 0 0	20	11
6	1	..	..	102	..	40	3504	642	3 6	..	..	2	..
7	3	..	..	168	19	72	5187	967	3 4	..	1 7 0	..	..
8	8	..	..	476	41	140	13213	1790	2 11	..	2 17 6	..	..
9	6	..	..	411	35	116	11282	2029	3 8	..	..	..	..
10	14	4	..	832	139	750	25693	5193	3 6	..	6 14 2	..	..
11	12	..	..	762	96	180	22087	3282	3 2 ¹ / ₂	..	4 3 4	10	5
12	2	..	..	115	18	69	4311	678	3 2	..	..	..	..
13	32	12	..	2965	142	891	56438	9470	3 0 ¹ / ₂	..	8 8 0	..	17
14	6	..	..	435	89	171	12232	2279	3 6	..	3 11 2	..	4
15	15	..	..	832	87	242	19125	3112	2 9	..	..	..	15
16	3	6	..	131	6	18	1920	111	0 9	..	0 10 0	..	..
17	18	7	..	1974	177	469	30562	3856	2 9	..	..	19	10
18	246	134	..	13906	2828	6572	385706	67022	3 0	155	40 0 0	604	108
19	7	..	..	361	..	200	10244	2091	4 0	..	..	..	..
20	3	..	..	202	9	181	7549	1327	3 0	..	2 5 4	..	3
21	4	..	..	259	50	168	7663	1293	3 3 ¹ / ₂	..	..	..	3
22	11	..	..	653	151	310	12967	2205	2 11	..	3 11 4	14	4
23	..	..	..	107	19	68	3722	639	3 5	..	..	..	..
24	2	..	..	111	..	32	4695	954	4 3	..	..	..	..
25	11	3.	..	637	137	319	20016	3888	3 6	..	4 8 7	14	3
26	12	5	..	625	129	297	22737	4101	3 6	..	..	6	19
27	18	10	..	885	286	473	28010	4626	3 3 ¹ / ₂	..	6 2 6	30	2
28	25	6	..	1380	205	691	45455	8275	3 6	..	8 6 8	37	26

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Land, Bldings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
HUDDERSFIELD DIST.—Con.										
Meltham Mills Provident..	86	1228	..	156	49	682	..	669	195	
Milnsbridge	881	6583	150	352	1643	1823	..	5302	359	
Netherthong	206	1466	1129	83	1487	694	..	1009	138	
Parkgate and Berry Brow..	708	11042	829	632	2961	2708	3649	4953	279	
Scapegoat Hill (Golcar) ..	220	2581	900	100	1335	1162	..	1748	286	
Scar Wood Coal	8	2594	..	..	185	60	2574	200	..
Scissett	669	4292	4191	554	4556	3819	..	858	833	
Sheepridge	258	4114	..	139	814	1011	1986	1731	334	
Shelley	346	2228	123	..	440	852	..	1975	..	
Shepley	263	2098	1694	123	2559	1176	1941	1284	290	
Skelmanthorpe	250	2232	934	379	1960	1512	..	196	334	
Slaithwaite	2100	33160	11320	2769	10466	5851	394	38225	259	
South Cros'nd & Netherton	526	7721	..	824	2492	2555	1252	3658	383	
Wooldale	488	5718	746	609	2955	1717	..	3401	138	
	32834	442795	48787	21127	178939	125276	59349	221584	17578	
Productive Societies:—										
Colne Vale Corn Millers (Slaithwaite).....	150	12216	10052	1555	11029	5124	..	5691	5165	
Huddersfield Brush Manufacturing	101	2130	..	89	1218	1026	..	101	192	
Wm. Thomson and Sons..	361	11366	12219	1262	1915	18548	..	175	4375	
Total	33346	468507	71058	24038	194101	149974	59349	227551	27310	
No. 8—MACCLESFIELD, CREWE AND DISTRICT—										
Burslem	604	1456	113	135	898	593	200	419	20	
Butt Lane	774	6612	1164	623	3253	3933	..	1387	812	
Compstall	2197	25285	5004	2160	12034	7113	4043	14859	447	
Congleton	2947	24563	5954	1747	8428	5460	1320	18620	1924	
Crewe Friendly	9156	178130	7659	9685	41270	32648	33405	45606	28568	
Disley	182	6567	..	152	810	1049	3281	1544	125	
Dove Holes	380	3592	881	242	708	868	946	2380	393	
Great Rocks	167	1212	..	208	35	569	..	726	308	
Hayfield	508	4719	..	507	1305	2182	439	1950	706	
Hazel Grove	953	16002	..	1152	4577	2730	3054	7944	1083	
Leek and Moorlands	1656	8882	3614	800	7643	3172	2244	1706	593	
Macclesfield	42-3	44836	29987	4340	13235	12029	28168	25657	1755	
Malkins Bank	99	860	..	101	9	278	..	710	79	
Northwich	526	2299	2566	..	3021	1394	288	236	281	
Peak Forest	73	825	..	144	32	370	..	35	611	
Poynton and Worth	385	9629	..	365	2454	1701	1935	4713	391	
Sandbach	1536	21943	..	285	7096	5354	1163	10892	1097	
Silverdale	854	13501	..	333	3323	4614	6914	2323	863	
Stockport	6831	71574	216	2620	18803	13722	10353	33063	1874	
" Great Moor	268	3169	..	287	1151	973	500	1212	206	
Stoke-on-Trent	265	1180	548	60	831	670	..	231	295	
Styal	219	1553	..	320	195	779	..	851	276	
Whitehough	177	1112	..	69	318	710	..	210	245	
Winnington	2143	20701	6274	960	15830	6907	5537	2496	372	
Winsford	1752	15319	529	994	9489	4126	200	1449	1627	
Woodley	354	4107	1429	..	2256	1355	..	1961	..	
Yongreave	479	3314	..	..	1201	2452	196	2545	1210
	39168	492892	65888	28289	160495	117751	104386	185765	46106	
Productive Societies:—										
Leek Silk Twist Manufac'g	116	4119	1441	698	1534	3692	..	15	2332	
" Trimming	73	749	300	120	402	623	..	..	409
Macclesfield Silk	340	9483	8049	..	4332	4484	..	..	2240
Nantwich Boot and Shoe..	126	797	475	300	897	664	..	..	543
Total	39823	508340	76153	29407	167660	127214	104386	185780	51630	

† Societies.

No. of Employees on Dec. 31st.			EXPENSES.			Sales during the Year.	PROFIT.						
Distributive.	Pro-ductive.		Salaries and Wages.	Depre-ciation.	Interest on Share Capital.		Net Profit.	Aver-age Divi-dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
										Co-operative Union.	Educa-tional Pur-poses.	Chari-table Pur-poses.	
			£	£	£	£	£	s. d.	£	£ s. d.	£	£	
29	2	..	187	16	59	2863	479	2 11	..	0 16 8	..	3	
30	8	2	902	120	240	27297	5124	3 6	..	7 4 4	..	18	
31	4	..	168	38	61	6662	926	3 2	..	1 14 4	..	3	
32	13	3	914	156	443	22234	4085	3 3	..	5 6 8	16	9	
33	7	..	454	57	108	9232	1746	3 9	..	1 16 6	..	3	
34	2	..	158	274	120	11317	2351	3 9	..	0 5 0	..	..
35	12	..	723	116	202	16949	1770	2 7	..	..	..	..
36	4	..	267	32	178	7639	1427	3 3½	..	1 18 0	..	6	
37	..	..	..	..	..	7426	1383	..	..	..	..	..
38	3	..	220	..	104	7446	1209	2 10	..	2 2 0	2	2	
39	4	2	229	47	122	5723	812	2 0	..	2 10 0	4	..	
40	48	28	4120	512	1324	83610	16512	3 9	..	8 6 8	..	10	
41	12	3	428	76	382	18058	3543	3 5½	..	4 6 8	1	3	
42	12	..	538	183	248	13733	1896	3 0	..	3 19 10	7	2	
627			234	40100	6706	17593	1070114	187989	..	155	144 8 11	810	304
43	..	31	2 46	832	604	89025	4592	0 10½	94	1 1 0	..	..
44	..	28	1413	39	96	4343	320	0 9	51	0 14 4	7	..	
45	..	88	5693	212	..	18718	..	..	..	2 19 8	16	7
627			281	49452	7789	18293	1182200	192901	..	300	149 8 11	833	311
1	11	3	454	50	30	9480	766	1 4½	..	3 16 8	..	7	
2	23	7	940	140	273	27074	3616	2 6	..	5 15 4	38	13	
3	43	9	2171	604	1050	61082	11866	3 5½	..	8 6 8	81	50	
4	53	22	2604	457	1152	75375	12960	3 3	..	9 0 0	121	40	
5	210	195	11809	2285	5942	348298	58177	3 2½	..	32 0 0	45	253	
6	3	..	396	39	250	4944	981	2 9½	..	1 11 2	3	2	
7	4	..	300	..	132	8525	1486	2 10	..	3 0 0	33	12	
8	2	..	148	4	53	3256	403	2 3	..	..	..	..
9	6	2	688	57	191	11251	2004	3 0	..	4 0 0	14	8	
10	20	3	1161	349	581	36172	6251	3 6	..	..	..	15
11	29	9	1598	375	369	35400	5612	2 8	..	8 6 8	10	3	
12	75	54	3899	1272	1598	119413	17248	2 6	..	10 0 0	391	66	
13	1	1	84	19	39	2802	426	4 0	..	..	..	..
14	10	2	521	110	111	10420	637	1 1	..	..	..	..
15	2	..	90	3	39	2531	302	2 6	..	..	..	..
16	9	1	590	158	375	17222	3009	3 4	..	3 2 2	60	5	
17	24	23	1237	235	927	41002	6939	3 5	..	..	127	46
18	22	3	1055	183	593	25390	5499	3 5	..	6 2 8	22	18	
19	95	7	5682	1228	2400	138336	21101	2 10	120	10 10 0	88	46	
20	6	..	372	58	116	8357	1467	3 0	..	2 3 4	..	4	
21	6	2	327	43	60	5864	148	0 8	3	2 2 0	..	..
22	4	2	312	16	75	6804	952	2 8½	..	1 16 6	..	5	
23	4	..	188	13	57	4432	566	2 4	11	1 9 6	..	..
24	70	19	2539	701	784	62543	8564	2 6½	..	10 0 0	185	23	
25	41	6	2082	643	650	47396	7869	2 10	64	8 6 8	..	14	
26	..	..	..	..	..	8668	1341	..	..	3 0 0	17	..
27	8	..	477	24	147	15431	1699	4 0	..	3 18 4	6	6	
781			370	41724	9066	17994	1137968	181889	..	198	134 7 8	1241	636
28	..	95	4372	60	422	19908	876	..	354	2 0 0	..	..
29	..	20	960	9	..	2530	..	..	..	0 12 0	..	..
30	..	130	5628	445	..	15370	431	..	..	2 18 8	3	..
31	..	53	1859	40	56	4693	149	0 2½	59	1 1 0	5	..	
781			668	54543	9620	18472	1180969	183345	..	611	144 19 4	1249	636

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.			
		Share Capital	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Invest- ments.	
No. 9—MANCHESTER DIST.—									
Beswick	4468	21278	3661	1063	15213	6867	..	7570	78
Blackley	4451	70186	350	2747	27562	11587	13742	26957	1210 2
“ Broadbottom	270	1986	..	..	1055	704	..	399	121 3
Chisworth	161	1016	..	232	32	710	..	573	169 4
Clifton	428	9379	..	675	5280	2418	..	2269	1095 5
Denton and Haughton	1073	18967	2080	337	9784	2822	359	9432	767 6
Droylsden	4976	62096	4505	6052	34143	15484	12408	25972	243 7
Eccles	12150	208765	16436	1529	61413	301 9	103482	48472	3237 8
Failsworth	7110	116343	11034	5069	31244	19949	35657	50127	.. 9
Glossop Dale	2538	37841	4500	2796	9955	5713	7611	22264	1085 10
Hadfield	1352	24674	3328	845	6042	3255	3731	17545	358 11
“ & Hollingworth Coal	2086	1000	..	438	35	298	..	1496	104 12
Haughton Green	532	5945	1167	68	1074	2672	2359	1242	320 13
Hollingworth	734	11942	..	160	2648	2420	2852	4438	568 14
Hulme Pioneers	330	2608	907	254	1943	1502	..	497	18 15
Hyde	2589	35621	1935	1324	12525	8918	9005	10877	977 16
Manchester Equitable	16420	216036	4953	2613	59888	49212	74690	50336	4421 17
Middleton and Tonge	2790	56102	3627	2544	18731	9115	17827	17255	1739 18
Mossley	3002	52040	9244	3843	6221	7602	7300	48571	.. 19
New Mills	1735	32112	1661	1562	6766	5201	18195	4824	1187 20
New Moston	288	1911	475	76	1293	704	417	277	.. 21
Pendleton	23954	244155	4252	3563	99753	48480	44590	89485	.. 22
Prestwich	2616	60052	43076	238	19667	11594	67738	5837	837 23
Rhodes	1180	20155	577	1023	1120	3319	6166	18734	767 24
Roe Green—Worsley	170	6639	417	166	956	683	1974	4020	8 25
Swinton—Chorley Road	244	4409	..	502	1140	949	299	2945	188 26
“ Moorside	615	6764	2184	20	3452	2146	2888	523	56 27
“ Upper	299	1751	17	19	916	750	..	150	326 28
“ Whaley Bridge	945	12184	2588	385	2934	3080	6380	3586	656 29
Whitefield and Unsworth	915	15181	151	470	5810	3150	2420	7718	.. 30
Productive Societies:—	100421	1358538	123125	40613	448595	261433	442030	479991	20535
“ Amalgamated Builders—									
Manchester	87	5432	477	..	302	385	..	..	692 31
Co-op. Sundries Manufac- turing (Droylsden)	347	10436	1966	2934	5145	7125	..	2315	2762 32
Eccles Manufacturing	247	12510	7671	1859	7043	11523	..	2272	2215 33
Manchester—Newspaper	323	11414	5142	695	14633	524	..	801	2113 34
“ Printing	707	20799	18513	7880	36057	7475	..	864	8212 35
Total	102132	1419129	156894	53981	511775	288465	442030	485643	36529
No. 10—NORTH-EAST LANCA- SHIRE DISTRICT—									
Accrington and Church	8709	215449	26532	4778	39034	36215	126128	61510	.. 1
“ Provident	1004	5295	2602	499	6731	2656	210	145	.. 2
Barnoldswick	782	10608	2046	769	5990	3055	2577	4371	165 3
Barrowford Industrial	342	3116	1153	151	1497	840	761	1792	107 4
Billington and Whalley	363	4610	685	390	1101	1491	3037	425	266 5
Blackburn—Bank Top	1186	11221	1474	1098	5114	1409	3982	4996	.. 6
“ Blakey Moor	2374	27000	982	2300	15438	5015	6473	5851	1069 7
“ Daisyfield	3519	58625	2788	1396	24324	9195	22593	9713	3764 8
“ Excelsior	229	1336	..	347	533	417	1309	..	.. 9
“ Grimshaw Park	2457	23989	252	803	11333	6177	7707	3925	.. 10
“ Livesey	318	2690	..	430	1243	772	..	1558	265 11
Brierfield	1099	14120	9363	694	9408	5980	4128	6124	.. 12
Burnley	13632	179234	5888	8089	65390	59137	65876	27181	735 13
Clayton-le-Moors	1551	27676	21905	1063	5477	4396	37687	4948	.. 14
Clietheroe	739	5118	957	674	3263	2161	..	2679	168 15
Colne	3762	42487	7163	902	20835	14775	9965	13220	332 16
Darwen Industrial	5248	182070	7696	1944	47486	18412	92481	49006	101 17
“ Provident	1458	15821	9356	173	14819	5378	5413	798	.. 18
Earby	552	4174	212	341	2314	1981	..	1501	83 19

	No. of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
										Co-operative Union.	Educational Pur- poses.	Char- itable Pur- poses.	
			£	£	£	£	£	s. d.	£	£	s. d.	£	£
1	74	6	4542	1009	815	95674	15405	2 9	128	8 6 8	..	30	
2	137	17	6089	1418	2480	123274	19575	2 8	412	8 8 0	300	130	
3	3	..	247	40	96	3102	347	2 6	..	2 5 8	..	..
4	3	..	162	9	31	5179	731	2 9 3	..	..	..	..
5	13	5	802	48	441	17456	2843	3 0	..	3 13 6	..	13	
6	32	3	1444	291	551	29984	4727	3 0	..	8 6 8	6	31	
7	119	18	5154	1687	2352	147630	25118	2 11	..	40 11 4	564	71	
8	312	111	17400	3479	8559	34927	64324	2 10 1	..	50 8 1	1394	137	
9	156	61	8191	1958	4746	205617	34551	3 0	34	25 0 0	737	80	
10	58	11	8020	300	1519	73957	12751	3 0	..	8 6 8	280	102	
11	29	10	1725	432	885	41199	6058	3 0	..	8 6 8	15	13	
12	4	..	312	10	50	9238	2137	3 9	..	..	..	..
13	14	3	829	95	254	18047	2858	3 0	..	4 10 0	4	5	
14	20	5	1109	108	452	24030	3207	3 0	..	14 4 0	60	10	
15	5	1	319	91	112	6136	737	2 0	15	2 10 0	5	6	
16	60	21	3385	635	1189	70752	12008	3 0	..	12 12 0	270	47	
17	468	94	23274	3139	7972	376570	52281	2 3	1077	52 0 0	538	95	
18	74	27	4112	986	1948	99941	16833	3 0	34	11 13 4	140	31	
19	54	26	4258	282	1888	99576	18134	3 2	..	15 0 0	324	72	
20	31	6	1894	436	1028	43667	8291	3 3 1	..	8 6 8	110	30	
21	5	3	340	62	64	6628	999	3 0	..	2 6 4	..	1	
22	566	154	23980	3887	9870	620654	102945	3 0	..	95 9 6	21	432	
23	56	10	3388	923	2270	72071	12413	2 11	..	10 10 0	253	13	
24	16	9	1474	184	813	31499	4889	3 0	..	8 6 8	..	3	
25	3	3	206	78	247	6746	1287	3 0 1	..	1 6 6	27	8	
26	6	..	337	67	194	8829	1696	3 4	..	1 17 10	..	..
27	16	6	711	301	271	20738	2390	2 0 1	..	5 5 0	..	9	
28	4	1	236	6	18	8635	1436	3 2 1	..	2 10 0	..	4	
29	26	2	1336	239	479	28245	4379	3 0	..	6 12 4	38	17	
30	16	..	1085	85	614	23047	3940	3 0	..	..	..	10	
	2375	613	121361	22285	52208	2703048	439590	..	1700	408 13 5	5086	1400	
31	..	25	704	..	..	1375	..	..	..	..	..	..
32	..	100	5789	450	652	36713	2227	0 6	245	2 18 6	..	24	
33	..	68	3664	553	648	14655	716	..	..	2 2 0	..	13	
34	..	40	3701	1294	653	16373	1380	..	..	15 0 0	..	30	
35	..	420	29608	1800	1514	78480	4899	0 6	667	10 0 0	1	189	
	2375	1266	164827	26382	55675	2850644	448812	..	2612	438 13 11	5087	1656	
1	182	121	9361	2152	8362	277480	49939	3 0	..	34 17 7	613	272	
2	17	2	950	51	218	2561	4930	3 11	..	..	..	58	
3	14	15	832	231	459	28483	4350	3 0 1	..	5 13 4	56	48	
4	5	3	401	64	123	9723	1796	3 0	..	2 15 2	41	5	
5	7	3	502	85	166	10837	1739	3 0	..	2 17 6	..	18	
6	24	..	1557	134	562	34819	7532	4 1	..	..	..	10	
7	46	10	2579	503	1256	60488	13037	4 0	3	8 6 8	..	43	
8	72	61	4525	438	2791	128022	28146	4 0	..	10 0 0	29	102	
9	4	..	875	..	62	8437	2103	4 6	..	..	..	4	
10	43	37	2336	791	1068	71110	15258	4 0	..	8 6 8	..	40	
11	5	..	365	..	129	10521	1950	4 0	..	2 9 8	..	4	
12	20	17	1563	289	550	37823	6224	2 11 1	..	8 6 8	141	7	
13	329	222	13712	2050	7123	413217	75900	3 2	..	54 13 0	1701	276	
14	28	22	1472	600	1106	50735	8956	3 0	..	12 13 0	193	28	
15	9	2	501	205	180	20972	3358	3 0	..	5 14 5	47	..	
16	71	69	4430	938	1563	126429	20531	2 11	..	15 0 0	237	55	
17	120	61	6907	1373	6223	212033	39339	3 0	553	21 3 4	827	72	
18	23	15	2459	158	533	32369	4909	2 8	41	..	..	21	
19	13	..	790	150	175	14693	1788	2 6 1	..	4 13 0	..	9	

+ Donation.

§ Nine months' trade.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Land, Bldings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Prop-erty.	All other Invest-ments.		
NORTH - EAST LANCASHIRE DISTRICT— <i>Con.</i>		£	£	£	£	£	£	£	£	
Great Harwood	2712	35754	7401	1591	12695	10033	20666	5361	975	20
Higham	126	1497	..	72	430	317	..	901	..	21
bHoddlesden	297	3088	4024	..	3012	2143	..	2240	..	22
Knuzdun Brook	166	1648	150	122	855	601	471	279	27	23
bLowerDarwen Conserv'tive	112	2519	534	..	850	294	..	1961	..	24
" " Fore Street	225	4303	3271	200	5500	999	..	1600	..	25
Low Moor—Nelson Street.	200	1721	..	118	..	869	..	1503	146	26
" " Union Street..	120	807	..	125	..	508	..	889	40	27
Nelson.....	6744	111425	5833	4081	51997	28432	16483	34678	781	28
Oswaldtwistle	1261	35850	3895	372	6277	3110	28843	3526	848	29
Padiham	2900	19503	2657	1580	7702	5497	8455	4059	167	30
bPerseverance—Darwen ..	55	295	80	..	27	221	..	307	..	31
Rishton	1015	16292	2943	455	2882	2926	12719	2499	104	32
Sabden Industrial	359	3002	307	140	770	1284	..	1825	..	33
Salterforth.....	72	954	41	78	278	591	..	450	55	34
Trawden.....	241	1280	642	245	1040	488	397	603	38	35
Wheatley Lane	129	2559	520	110	2114	589	..	105	48	36
aWinewall	286	3208	..	461	1613	1146	..	1391	62	37
	65744	1080344	133352	36531	373372	239510	478361	258520	10346	
Productive Societies:—										
BurnleySelf-HelpManufac.	452	8347	24871	..	29434	7160	..	100	3977	38
Nelson " "	71	2115	1788	..	4430	2212	..	..	433	39
Total	66267	1090806	160011	36531	401286	248882	478361	258620	14756	
No. 11—NORTH LANCASHIRE DISTRICT—										
Bamber Bridge	172	1754	..	76	508	862	..	905	..	1
Bentham	245	3465	..	..	1626	1580	..	475	287	2
Blackpool	4839	59621	5159	2095	28230	17406	..	25871	952	3
Calder Vale	90	282	..	..	..	225	..	..	46	4
Churchtown (Southport) ..	1200	9297	5809	389	11005	3846	470	1963	202	5
Fleetwood	1940	13263	2036	1131	8508	4344	1829	3484	..	6
Fylde—Kirkham	752	12661	2868	1543	5654	3678	770	7567	705	7
Gregson Lane	97	1907	..	335	1060	436	..	347	160	8
Higher Walton	215	2609	..	150	..	448	..	2752	..	9
Lancaster and Skerton ..	10174	109284	11286	3952	60103	28472	36744	11458	1226	10
Leyland and Farington ..	1051	14421	..	666	7220	3520	1292	5096	312	11
Longridge	1036	17501	2057	578	9065	5575	3554	4596	41	12
Preston	14205	132591	14951	6225	51388	31009	69336	19210	775	13
Ribchester	161	2244	285	70	410	524	566	1152	10	14
School Lane, Walth'le-D'le	415	5576	313	211	1763	1776	1875	841	711	15
Skelmersdale	1111	4516	..	892	1440	2422	140	2295	3	16
Walmer Bridge	158	792	..	60	86	305	..	568	..	17
	37861	391784	44764	18373	188066	101428	116576	88580	5430	
Agricultural Society:—										
cBrook Agricultural										
(Preston).....	..	..	..	..	..	..	..	..	..	18
	37861	391784	44764	18373	188066	101428	116576	88580	5430	
Productive Societies:—										
Blackpool Mineral Waters										
Manufacturing.....	503	3207	1839	..	4328	302	..	..	87	19
Blackpool Union Printers..	189	1015	930	..	1442	289	..	4	584	20
Total	38553	396006	47533	18373	193836	102019	116576	88584	6101	
No. 12—N. LONSDALE DIST.—										
Barrow-in-Furness.....	8628	102406	..	1908	64144	33472	..	16590	400	1
Broughton-in-Furness	160	877	..	132	475	91	..	468	64	2
Carnforth	1264	15211	951	568	6637	5173	1972	3411	1111	3
Dalton-in-Furness	2378	35493	..	78	13255	13294	8499	2799	666	4

† Now taken over by Preston Society.

No of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT							
			Salaries and Wages.	Depre- ciation.			Net Profit.	Aver- age Divi- dend per £.	Am't Paid as Bonns on Wages.	Subscriptions.				
	Distri- butive.	Pro- ductive.									Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses	
			£	£	£	£	£	s. d.	£	£ s. d.	£	£		
20	56	38	3377	863	1612	102512	16170	3 0	..	8 6 8	120	59		
21	2	..	102	15	50	3087	462	3 1½	..	1 0 2	..	..
22	..	..	..	..	..	15111	2144	..	..	..	..	..
23	3	..	263	33	83	6002	1259	4 0	..	1 7 0	..	..
24	..	..	..	..	..	4599	676	..	..	..	..	..
25	3	..	245	40	183	7297	1292	3 4	..	1 17 6	..	..
26	3	..	219	..	86	7150	1307	3 6	..	1 16 6	..	2		
27	2	..	143	..	41	4375	998	4 6	..	..	..	..
28	152	158	8898	2193	4498	231681	37759	2 11¾	221	25 4 0	828	69		
29	33	17	1796	359	1468	47027	9800	3 6	..	8 6 8	124	45		
30	37	24	2381	328	716	56762	9629	3 1¾	..	8 6 8	221	19		
31	..	..	..	..	..	1836	292	..	..	..	..	..
32	22	13	1200	420	635	36297	6192	3 0	..	8 6 0	53	20		
33	4	..	311	20	112	7697	1192	3 2½	..	..	..	6
34	1	..	100	18	33	3023	559	3 7½	..	0 11 6	..	..
35	4	..	228	88	47	6064	991	3 0	..	1 12 6	..	..
36	3	..	202	40	108	5050	664	2 10	..	1 0 9	..	..
37	..	..	410	40	118	7117	1062	3 0	..	2 0 0	..	..
			1357	910	75492	14674	42439	2127239	384233	..	818	267 5 11	5231	1292
38	..	147	8534	1216	..	55418	..	..	..	3 16 8	..	..
39	..	115	6809	221	..	27836	..	..	..	..	..	..
			1357	1172	90835	16111	42439	2210493	384233	..	818	271 2 7	5231	1292
1	5	..	283	15	68	9118	1862	4 0	7	
2	5	..	211	47	166	8177	744	2 2	
3	88	96	5021	1301	2168	120408	14299	2 0	..	20 0 4	165	63		
4	2	4	2000	150	1 6	
5	35	3	1123	426	358	28555	3056	2 0	..	9 3 4	30	
6	36	20	2292	427	471	51368	7481	2 8	..	8 6 8	176	141		
7	18	5	1170	243	587	29736	5044	3 0½	..	6 0 8	67	4		
8	3	1	192	30	98	5943	988	3 3	..	0 16 8	
9	3	..	260	..	130	8700	1720	4 0	..	1 16 10	..	7		
10	144	44	6583	2117	3980	171731	28351	2 9½	..	48 0 0	601	99		
11	22	5	959	267	554	30575	5326	3 3	..	8 9 6	..	2		
12	19	13	1132	299	619	28124	3520	2 1½	..	8 6 8	70	38		
13	266	118	10798	2529	4925	329150	54333	3 0	..	32 0 0	1176	219		
14	2	..	237	16	92	4238	600	3 0	..	0 6 7	..	..
15	12	2	608	111	232	20029	3588	3 6	..	3 7 0	49	8		
16	16	3	1044	162	209	23766	3129	2 6	..	8 6 8	28	..		
17	2	..	140	15	38	3052	317	1 10	..	1 4 2	..	..
			678	310	32053	8005	14699	874670	134508	156 5 1	2362	588
18	
			678	310	32053	8005	14699	874670	134508	156 5 1	2362	588
19	..	14	674	172	..	1628	..	..	..	3 6 8	..	1
20	..	19	991	91	50	2681	71	..	..	1 10 0	..	..
			678	343	33718	8268	14749	878979	134579	161 1 9	2362	589
1	208	58	13658	2445	4760	260168	40474	2 10	..	20 0 0	..	100		
2	2	..	120	14	40	2418	333	3 0	..	..	..	..
3	42	8	1942	366	534	35276	4889	2 9½	..	8 6 8	55	16		
4	74	27	3580	300	1583	68085	9763	2 5	..	8 6 8	127	44		

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machin- ery, and Fixed Stock	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
N. LONSDALE DIST. - Con.										
aGrange-over-Sands.....	152	950	..	..	210	356	..	345	168	5
Hawkshead.....	286	2493	37	174	7	840	597	1373	536	6
Kendal.....	2020	14460	2120	636	7337	4035	3915	3004	..	7
Kirkby-in-Furness.....	397	9707	787	103	1950	1855	1566	5610	229	8
Langdale.....	240	3017	155	62	1339	1075	..	766	..	9
Leven Valley.....	138	1737	..	23	1851	793	..	299	145	10
Lower Holker.....	156	1443	..	57	291	997	..	242	192	11
Millom.....	2009	30179	275	1892	5177	10825	6610	10619	1852	12
Sawrey.....	230	1300	600	..	1326	320	..	140	450	13
bSedbergh (New).....	122	325	136	..	33	266	..	192	..	14
Swarthmoor and Ulverston.....	1985	30566	..	542	14782	9437	5167	3133	1154	15
Supply Association :- Furness and South Cum- berland.....	20165	250164	5061	6175	118814	82889	28326	48991	6967	
	342	1931	..	561	478	557	..	863	2470	16
Total.....	20507	252095	5061	6736	119292	83446	28326	49654	9437	
No. 13—OLDHAM DISTRICT—										
Ashton-under-Lyne.....	4328	83358	4314	12079	21618	14674	32352	36068	92	1
Crompton (Shaw).....	2259	24724	11105	370	10875	8524	5888	10911	..	3
Delph.....	738	15404	610	460	3160	2455	5536	6301	614	3
Diggle.....	256	5943	2765	20	2406	1361	3587	1743	190	4
Dobeross.....	111	382	..	7	68	216	..	160	56	5
Grasscroft.....	324	5562	1781	173	3127	1327	1153	2016	441	6
Greenfield.....	618	10760	9681	99	2173	1419	5703	10604	75	7
Higher Hurst.....	1096	12712	6151	1790	5490	3993	4537	7651	..	8
Hurst Brook.....	553	3827	3437	913	4263	1273	335	3489	..	9
Junction—Delph.....	276	2705	100	215	521	891	467	1534	388	10
Lees.....	777	10985	1188	..	6757	4088	1384	477	..	11
Oldham Equitahle.....	12172	133048	20182	17564	76245	32332	32325	40604	..	12
„ Industrial.....	14651	155862	26741	16168	58690	51265	78834	35183	..	13
Royton.....	1648	13992	7590	583	5273	4148	6625	6119	..	14
Shaw Progressive.....	194	238	..	28	..	296	..	..	..	15
Stalybridge.....	4402	46087	2167	2209	16827	11726	14344	12300	155	16
Uppermill.....	956	15975	290	393	2600	2536	2792	10350	630	17
Waterloo.....	715	13689	2710	886	6359	3138	2923	5935	263	18
	46074	555253	100812	53957	226452	145662	198785	192345	2904	
Productive Societies:— Delph Woollen Manufac'g. Oldham Star Corn Millers.	83 170	1191 50476	439 11980	.. 1850	420 29710	1082 16689	.. ..	109 13359	52 8792	19 20
Total.....	46327	606920	113231	55607	256582	163433	198785	205813	11748	
No. 14—ROCHDALE DISTRICT—										
aBagslate.....	455	8504	..	383	3537	813	..	5114	..	1
Brooksbottoms.....	157	2257	1375	192	191	693	..	1820	177	2
Bury.....	12092	156663	5592	15439	59208	37686	52421	49007	536	3
aDearnley and Featherstall.....	100	1135	300	61	535	244	640	213	72	4
Firgrove.....	130	1182	..	75	813	230	..	357	..	5
Healey.....	447	6776	437	1182	209	775	..	8204	149	6
Heywood.....	4271	63862	2692	4167	19932	19656	19553	17658	554	7
Lane Bottom.....	96	850	..	216	626	286	..	301	35	8
Littleborough.....	1608	25628	1001	395	6649	6168	11026	5515	..	9
Millgate.....	333	4073	292	582	1416	722	..	2808	612	10
Millnrow.....	243	2185	415	33	2259	713	..	220	..	11
„ Conservative.....	744	5498	100	16	1611	2115	1069	612	..	12
New Hey Industrial.....	448	1632	1067	140	1345	1366	..	745	..	13
a „ Provident.....	54	72	98	..	196	..	..	..	..	14
Rochdale Conservative.....	610	1837	5526	337	5743	547	1568	566	154	15
„ Equit. Pioneers.....	12028	239265	37206	8100	54905	32359	68844	137036	855	16
„ Provident.....	8871	139148	6918	4906	21205	14924	72704	49954	..	17
Shawforth.....	308	3832	..	547	1700	1430	..	756	517	18

	No. of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
										Co-operative Union.	Educational Purposes.	Charitable Purposes.
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
5	3	1	222	13	22	3121	..	..	..	0 19 6	..	..
6	3	..	160	28	110	7219	746	2 3½	..	..	..	..
7	39	5	2430	405	636	46259	5340	2 0	..	10 0 0	15	46
8	7	4	472	102	267	11252	1840	3 0	..	3 2 10	23	10
9	5	1	239	50	113	5940	795	2 2	..	1 13 4	..	..
10	1	..	194	25	80	3958	500	2 6	..	1 3 0	..	1
11	3	..	206	9	65	4328	582	2 5½	..	1 6 2	..	2
12	43	16	2399	331	1254	59790	10604	3 0	..	8 6 8	10	23
13	8	..	253	7	55	5153	234	1 0	3	..	..	..
14	..	..	..	..	..	2715	114	..	..	1 0 4	..	..
15	70	..	2590	409	1103	58527	9030	2 9½	..	8 6 8	79	42
16	503	120	28465	4504	10622	574209	85244	..	3	72 11 10	309	284
	4	..	275	26	74	16933	869	1 0	..	..	..	..
	507	120	28740	4530	10696	591142	86113	..	3	72 11 10	309	284
1	107	43	5369	1318	3890	139975	23459	3 3	..	26 0 0	285	70
2	60	..	3323	526	901	64445	10686	3 0	..	11 0 0	192	28
3	14	10	689	333	581	22620	3846	2 11½	..	5 18 6	50	20
4	7	..	489	144	229	10696	1641	2 6	..	2 5 0	..	6
5	2	..	86	7	15	1717	225	2 11½	..	..	..	..
6	8	..	456	126	220	10749	1520	2 9	..	2 13 4	..	6
7	11	..	773	221	432	20076	3461	3 0	..	5 2 8	29	20
8	28	4	1427	300	580	42793	8007	3 6	..	9 3 4	193	37
9	12	..	677	242	171	21150	3695	3 6	..	4 8 0	..	8
10	6	..	447	29	105	12376	1922	3 0	..	2 4 2	8	3
11	12	..	819	141	432	15074	2228	2 9	..	6 11 2	52	2
12	230	51	12097	3892	5221	286246	48448	3 0	..	50 7 5	1267	157
13	350	180	21030	3731	5988	507473	85622	3 0	..	63 18 8	2375	288
14	38	5	2380	404	702	52714	8481	3 0	..	8 10 0	184	14
15	2	..	165	..	..	3160	604	3 9	..	..	..	..
16	71	36	4550	1151	2255	107671	18891	3 0	..	10 0 0	80	65
17	18	..	1108	244	628	30810	5418	3 0½	..	7 12 8	20	18
18	19	4	1555	253	648	27919	4464	3 0	..	5 19 4	40	22
19	995	333	57440	13117	22998	1377664	232618	..	..	221 14 3	4775	764
	..	10	375	25	..	797	..	..	..	0 13 10	..	..
	..	71	5500	2640	2494	234167	5161	..	..	1 9 8	..	35
20	995	414	63315	15782	25492	1612628	237779	..	..	223 17 9	4775	799
1	4	..	297	101	238	10077	2144	3 4	..	3 15 10	..	..
2	3	2	200	30	91	6305	1022	3 4	..	1 5 0	..	6
3	206	134	12575	3436	6278	335238	62727	3 4	..	40 0 0	1349	301
4	1	..	114	..	49	2661	488	3 9	..	..	..	..
5	1	..	120	..	44	3571	636	3 4½	..	1 0 10	..	2
6	4	..	342	54	271	13857	2785	4 0	..	..	10	3
7	86	44	6140	1297	2065	141751	22423	2 11½	..	17 16 4	495	135
8	1	..	99	18	33	2423	518	4 0½	..	0 16 0	..	2
9	35	5	1995	254	921	53962	9397	3 0	..	8 6 8	..	8
10	5	3	350	9	186	10776	2306	3 11	..	..	31	18
11	2	..	187	55	86	5863	1084	4 0	..	..	..	..
12	7	..	555	213	213	24603	4882	4 0	..	..	..	3
13	7	..	508	90	50	14430	2382	4 0	..	3 15 0	..	2
14	1	..	63	2	2	1104	170	4 0	..	..	..	..
15	10	..	572	..	70	8857	1723	2 11½	..	5 8 4	..	..
16	211	119	11983	2722	8200	260162	49359	2 10½	..	50 19 11	786	132
17	120	49	8021	3608	4882	189181	38659	3 4	..	..	..	111
18	5	..	379	43	162	10570	1848	3 4	..	0 13 1	..	5

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Invest- ments.	
		£	£	£	£	£	£	£	£
ROCHDALE DISTRICT - Con.									
Small Bridge Conservative	220	3879	428	..	475	370	..	8657	..
Smithy Bridge	160	3471	276	74	1181	355	..	2619	47
Steps (Smallbridge)	350	5677	307	408	610	885	3257	2026	108
bSummerseat & Br'ksb'tt'ns	165	2544	1513	150	1394	694	450	2156	396
Tottington Industrial	1129	21964	4191	986	4472	2644	5921	15182	519
" Equitable	143	2102	262	174	100	442	..	2298	..
Turn	96	1494	..	70	..	199	..	1573	12
Wardle	242	4322	1540	294	4390	652	..	1119	43
Whitworth	804	11082	..	215	3825	2859	2000	3883	..
Woolfold	576	8826	188	82	1028	1408	6374	1145	..
	46880	729760	71684	89314	199799	125371	245827	316544	4726
Productive Society :-									
Rochdale Corn Mill	654	57920	..	..	19669	17625	740	14564	6083
Total	47534	787680	71684	89314	219468	142996	246567	331108	10809
No. 15 - ROSSENDALE DIST. -									
Bacup	2761	78605	14199	5607	11664	9981	8005	68685	5148
" Conservative	503	3253	89	217	714	1508	161	643	720
Cawl Terrace	740	10958	1787	649	1086	2272	5825	2909	..
Crawshawbooth	672	24284	..	786	2998	2852	875	18890	839
Edenfield	247	7618	718	231	1132	713	2256	4701	52
Haslingden	2347	38887	14784	4005	22719	9777	11324	16658	573
" Conservative	330	1077	..	50	103	774	..	334	..
" Grane	43	201	..	..	3	95	..	..	39
Helmshore	364	7015	933	614	647	1647	4897	1967	59
Love Clough	360	10016	612	651	1076	2244	2831	5512	445
bLumb	114	852	404	..	485	546	..	442	..
Ramsbottom Conservative.	92	440	..	13	148	353	..	..	220
" Industrial	2537	70053	19239	5110	17578	8205	10616	61132	79
Rawtenstall Conservative.	1206	13485	1492	495	3124	4444	4628	4195	939
" Industrial	583	3978	9969	55	3898	2646	5885	1150	955
Stacksteads	507	3803	3897	332	3361	2359	1456	748	580
Tunstead	367	4487	612	..	1509	1277	..	2309	583
Water	178	1971	84	4	315	841	..	1110	188
Waterfoot	546	6449	3681	..	7056	2238	1750	780	595
Whitewell Bottom	296	2968	362	177	1811	1300	..	875	240
Total	14793	290400	73117	18996	81427	56072	60509	193090	12254
No. 16 - SOUTH YORKSHIRE DISTRICT -									
Bakewell	300	619	..	17	101	475	..	..	154
Barnsley	21605	472981	7446	2414	155325	84546	200123	86375	..
Brightside and Carbrook (Sheffield)	16576	160490	1847	4733	54106	58918	31669	40919	4514
Chesterfield Provident	1110	3273	2837	374	4038	3131	..	649	901
Clown	470	7018	3992	380	3735	1591	5987	870	..
Conisboro'	216	548	..	15	24	783	..	..	..
Denaby Main	615	10793	446	1501	1596	1487	8476	2030	470
Doncaster	7158	87652	3072	4970	50117	26763	12485	8991	1767
Ecclesall (Sheffield)	9614	68409	2442	3123	27997	31683	12457	10939	..
bEckington	309	2631	376	..	622	754	..	1841	..
Handsworth Woodhouse	695	6529	511	965	6022	2707	..	446	462
Hasland	458	1519	952	31	1650	806	..	486	155
aHeath and Williamthorpe.	121	413	..	3	117	371	..	237	40
Killamarsh	370	3471	500	500	1048	1139	1200	685	187
Kilnhurst	680	13946	1907	1155	1922	3850	3732	8617	..
Masboro'	5539	96944	4410	5127	33430	23493	18693	37510	4532
Matlock Bank	708	3779	2349	90	2750	2579	..	500	785
aMexboro'	1232	8383	3863	180	7734	5714	..	1388	300
Oughtybridge	433	3608	..	520	1312	862	..	2276	673
Oxcroft	79	149	..	5	12	238	..	7	50

		No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
		Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
				£	£	£	£	£	s. d.	£	£ s. d.	£	£
19	..	..	..	..	..	..	5367	1207	..	..	..	..	..
20	2	..	..	187	55	132	5098	882	3 3	..	1 6 8	..	..
21	4	..	..	240	110	240	8046	1591	4 0	..	..	..	2
22	3	..	..	212	94	108	6365	1016	3 4	10	1 6 8	..	5
23	16	5	..	1159	294	1008	29596	5850	3 2	..	8 6 8	116	2
24	2	..	..	120	20	..	4509	940	3 6	..	..	..	..
25	2	..	..	116	30	60	3705	634	3 4	..	0 15 0	..	2
26	3	..	..	206	84	177	6401	1132	3 2	..	2 0 4	..	..
27	14	8	..	1002	236	473	24706	4566	3 4	..	15 5 0	59	19
28	8	..	..	561	73	355	13561	3000	3 3	..	5 0 0	50	16
		763	369	48303	12928	26394	1202145	225371	..	10	157 17 4	2896	774
29	..	67	..	5174	1581	794	167017	1442	..	..	5 5 0	..	..
		763	436	53477	14509	27188	1369162	226813	..	10	163 2 4	2896	774
1	58	35	..	5238	531	2870	94607	17248	3 4	..	8 6 8	285	106
2	5	..	..	437	38	112	6594	..	2 6	..	4 5 2	..	..
3	9	4	..	580	117	452	21134	4438	3 10	..	..	50	8
4	10	2	..	694	125	917	24152	5769	4 0	..	5 11 2	..	19
5	3	2	..	363	59	295	7085	1401	3 3	..	1 19 8	..	1
6	59	24	..	2304	578	1598	65308	10687	3 0	..	8 6 8	239	10
7	3	..	..	198	6	40	3354	513	3 0	..	..	10	..
8	1	..	..	70	2	8	1217	104	2 2	..	..	..	..
9	4	..	..	349	137	261	10272	2003	3 6	..	2 18 2	..	13
10	6	..	..	456	96	351	13512	3018	4 0	..	3 0 2	32	10
11	..	..	..	..	..	..	4114	849	..	..	..	..	..
12	..	..	..	86	..	16	1463	168	3 0	..	..	..	..
13	49	41	..	2063	712	1657	*58560	10769	3 0	..	10 0 0	174	24
14	16	..	..	1098	236	428	32317	7402	3 11	..	..	..	11
15	11	6	..	717	31	152	12182	1666	3 2	..	4 18 10	4	5
16	9	3	..	680	160	162	13502	2090	3 5	..	4 3 4	..	5
17	8	..	..	453	86	183	11542	2286	4 0	..	..	..	8
18	2	1	..	173	10	97	6326	994	2 3	..	0 14 8	..	2
19	8	2	..	580	45	235	12063	1744	3 0	..	4 3 4	..	5
20	4	..	..	286	52	142	10883	2256	4 0	..	2 8 8	2	3
		265	120	16825	3021	9976	410187	75405	..	..	60 16 6	796	230
1	7	..	..	253	12	24	5212	496	2 0	..	2 0 0	..	..
2	334	212	..	29153	6315	22822	733327	105610	2 7	..	70 0 0	839	312
3	394	52	..	18147	3066	7221	424143	59753	2 6	..	55 0 0	300	280
4	19	1	..	979	133	125	21129	1879	1 8	..	7 0 10	44	7
5	10	..	..	658	118	336	16950	2128	2 5	60	3 13 8	20	9
6	4	..	..	249	..	25	4683	575	2 5	..	..	..	..
7	13	..	..	902	91	514	23521	5095	4 6	..	4 16 1	50	..
8	165	60	..	7479	1588	3345	162400	18616	1 9	200	25 0 0	253	126
9	193	37	..	9736	2050	3144	216365	30624	2 4	1120	30 0 0	170	106
10	..	..	..	..	..	..	6501	537	..	..	2 10 0	..	..
11	18	..	..	1043	279	297	25101	3788	2 6	..	5 18 7	40	9
12	6	..	..	353	28	69	*5758	456	1 11	..	3 15 0	1	4
13	2	..	..	69	3	12	1487	74	1 0	..	..	..	..
14	8	..	..	526	55	154	13064	2060	2 6	50	2 17 10	25	..
15	12	1	..	818	132	660	23004	3976	2 8	..	5 17 0	36	16
16	164	44	..	8253	1698	3860	178048	23772	2 3	66	31 8 4	234	80
17	14	..	..	771	95	188	12895	990	1 8	18	5 4 0	..	5
18	24	9	..	1097	..	377	28029	2822	1 10	32	5 0 0	2	4
19	6	..	..	423	27	175	13156	1806	3 1	..	3 10 10	..	5
20	1	..	..	3	..	2	478	49	1 9	..	0 5 0	..	..

* Nine months' trading.

+ Donation.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldg., Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
SOUTH YORKSHIRE DIST.— <i>Con.</i>									
aPilsley	495	3782	500	125	3249	1630	..	225	992
Pioneer and Industrial Provident (Staveley)	21	95	..	..	9	256	..	..	34
Pontefract	3022	9162	..	722	4863	2927	..	1357	73
Sheffield	711	7412	1008	826	6475	865	..	1957	188
Staveley Town	525	5653	..	350	282	2130	3708	1270	453
Stocksbridge	2611	64745	6157	1373	10342	7316	7743	42691	..
Whittington	440	1841	1145	147	2124	2289	..	..	27
Workshop	1723	36937	362	1000	7395	6351	14611	12434	1143
	77836	1082782	46122	30646	388397	275654	320684	264700	17278
Productive Societies:									
Sheffield Builders	53	222	116	..	40	67	..	1	266
„ Cutlery	60	1155	150	193	208	1136	..	177	212
„ Federated Cutlers ..	80	414	281	10	..	253	..	..	206
„ Trade Union Sheep ..	75	1719	..	2135	3200	2617	..	..	2624
Shear Manufacturing ..									32
Total	78104	1086292	46669	32984	391845	279727	320684	264878	20581
WHOLESALE SOCIETY—									
Co-op Wholesale Society..	1133	1043030	1797590	263712	1489802	1604809	4068	667228	513985
SPECIAL SOCIETY—									
Co-operative Insurance (Manchester)	626	10452	..	123991	..	..	20687	115514	1288
ISLE OF MAN—									
Douglas	40	70	80	..	20	111	..	..	57
aFoxdale	203	601	..	746	230	940	..	..	463
Laxey Industrial	420	4266	..	134	745	2181	..	1771	269
„ Old Equitable	200	1815	..	151	75	1052	..	855	309
Total	863	6752	80	1031	1070	4284	..	2626	1098

(i) Societies representing 1,445,099 individual members.

(ii) Exclusive of 2,000 Ordinary Shares of £10 each paid up in the Manchester Ship Canal Company, and 7,500 shares of £1 each paid up in the Gilsland Convalescent Home.

(iii) Including Shipping, Creameries, Purchasing Depôts, &c.

(iv) Distributive only.

	No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.						
	Distri- butive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.			Net Profit.	Aver- age Divid- end per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
										Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses.	
			£	£	£	£	£	s. d.	£	£	s. d.	£	£
21	9	..	731	29	143	16372	2510	2 10½	..	..	..	3	..
22	1	..	..	..	..	1013	185	2 0	..	..	..	..	..
23	43	..	2102	351	326	50683	5687	2 4	..	..	..	..	..
24	6	..	369	111	293	5675	744	2 0	..	6 5 0	..	6	..
25	10	3	578	44	235	18883	2781	2 6	10	3 11 8	..	12	..
26	45	7	2914	672	3206	74941	15130	3 0	..	10 0 0	..	60	26
27	10	..	406	50	60	10064	691	2 0	..	2 15 0	..	15	..
28	46	3	2419	253	1652	56860	6699	2 0	..	10 0 0	..	..	23
	1564	429	90431	17200	49265	2150242	299533	..	1556	296 8 10	2110	1012	
29	..	12	429	6	..	1002	..	..	..	0 7 2	..	..	..
30	..	40	790	35	50	1579	174	..	..	0 10 0	..	..	..
31	..	38	684	..	..	1199	..	..	..	0 13 4	..	..	..
32	..	63	5792	100	170	14023	1429	..	536	..	..	..	..
	1564	582	98126	17941	49485	2168045	301196	..	2092	297 19 4	2110	1012	
1	2119	III 11198	IV 179679										
1	B 89	..				C 40761		D 2 0	..				
1	1	..	62	4	6	816	..	..	..	..	..	..	..
2	4	2	321	70	24	4298	426	2 0	..	..	..	..	..
3	10	5	490	75	194	11980	1583	2 11½	..	..	..	..	..
4	5	2	277	..	80	5680	736	3 8	..	..	..	..	..
	20	9	1150	149	304	22774	2745	..	..	..	..	..	..

A Including Insurance Funds. B Including 30 Full time Agents.

C Premiums.

D 2s. on Fidelity Premiums and 1s. 8d. on Fire Premiums.

NORTH-WESTERN SECTION.

[illegible]

SCOTTISH

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of ABER-
DUMFRIES, EDINBURGH, ELGIN, FIFE, FORFAR, HADDINGTON, INVERNESS,
ROXBURGH, SELKIRK, and STIRLING, for 1903,

a These particulars are taken from our last year's returns. *b* These particulars are taken
this office or

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.			
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
No. 1—AYRSHIRE DISTRICT—									
Annbank	300	1547	2096	74	2827	1099	750	659	322
Ardrossan	1100	3301	11347	850	5482	3847	..	6007	2175
Auchinleck	573	5495	1799	404	3275	2886	..	2227	607
Beith	710	1741	11406	775	5150	3031	1834	3820	1308
Carrick (Maybole)	821	10050	933	470	4541	2710	1078	3252	1315
Catrine	600	10547	..	347	3859	2671	..	5284	381
Crosshouse (Kilmarnock) ..	651	13847	137	317	3138	3520	..	8937	..
Dalmellington	330	3421	94	203	1061	1476	..	1809	815
Dalry	329	3891	94	..	1708	1134	..	1641	..
Darvel	866	20563	5089	723	9352	4923	2374	10309	1326
Dreghorn (Irvine).....	540	15472	72	314	4204	2796	5028	4682	181
Fergushill	181	2647	20	96	666	879	..	1050	..
Galston	1110	14336	550	1658	10276	5943	400	3210	1153
Glenbuck	144	1607	..	108	27	305	..	1653	..
Hurlford	732	10692	..	110	6021	2686	..	3136	187
Irvine and Fullarton	514	5187	1552	200	3354	1780	..	2547	..
Kilbirnie	1116	21507	3391	708	7329	6234	5105	6678	2551
Kilmarnock Equitable	6169	116332	1503	952	64567	20923	5834	31788	..
Kilwinning	663	15347	3300	298	6195	4499	..	3111	578
Kirkconnel	105	402	13	..	59	306	..	134	86
Largs	118	306	629	52	466	264	..	234	270
Mauchline	580	12342	724	540	1380	2549	4521	6658	1598
Millport	100	807	..	91	22	236	..	711	112
Muirkirk	660	1835	7415	429	2698	2674	..	4344	..
New Cumnock	433	1190	4751	454	886	2344	3500	463	..
Newmilns	1007	18176	4495	615	10767	5975	522	3742	1902
Old Cumnock	233	1429	210	95	555	945	..	892	280
Patna	160	2383	997	92	1598	594	..	1383	372
Stevenston	630	2278	9766	515	4595	4107	200	5509	..
Troon	403	3862	1124	116	1510	1657	..	2008	..
	21938	322600	73507	11606	167563	94993	31146	127878	17469
Productive Society: - cDalry Baking .....	..	..	..	..	..	..	..	..	31
Total	21938	322600	73507	11606	167563	94993	31146	127878	17469
No. 2 BORDER COUNTIES DIST.									
Earlston	210	1214	923	70	1176	817	..	423	474
Galashiels	1266	19136	14424	176	17021	6924	..	11833	3677
„ Coal	156	1070	..	340	133	197	..	1482	86
„ Waverley	1001	16552	7874	392	14937	5819	..	6396	2120
Hawick	3745	53545	5624	4948	23841	14249	..	33949	5289
Innerleithen	366	4873	1957	574	2736	3400	..	2161	1082
Jedburgh	498	7617	35	169	3654	1990	..	2818	626

SECTION.

DEEN, ARGYLE, AYR, BANFF, BUTE, CAITHNESS, CLACKMANNAN, DUMBARTON, KINCARDINE, KINROSS, LANARK, LINLITHGOW, PEEBLES, PERTH, RENFREW, arranged in their respective Conference Districts.

from the Registrar's Returns for 1902. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.						
Distributive.	Productive.	Salaries and Wages.	Depreciation.	Net Profit.			Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.				
					Co-operative Union.	Educational Purposes.			Charitable Purposes.				
			£	£	£	£	£	s. d.	£	£	s. d.	£	£
1	7	3	416	80	75	8410	575	1 5	..	2 10 0	8	3	3
2	41	11	2600	232	160	46444	6926	3 0	..	8 6 8	20	11	11
3	19	12	944	197	275	27353	4597	3 0½	..	4 8 2	8	20	20
4	20	9	880	197	85	22673	3133	2 10	..	5 18 4	40	18	18
5	26	12	1335	175	421	30171	5883	3 1	..	5 16 8	46	14	14
6	13	6	487	70	366	13195	2115	2 6	..	4 12 10	10	9	9
7	14	7	866	93	412	22398	4211	3 2½	..	4 19 6	90	36	36
8	8	4	435	100	175	13350	2140	3 0	15	2 15 0	..	9	9
9	7	4	221	41	137	9388	1316	2 4	..	..	7	23	23
10	18	16	800	100	588	29649	4703	3 0	..	6 18 10	10	26	26
11	12	21	693	109	560	20189	3877	3 2½	..	4 3 0	82	42	42
12	4	5	184	49	110	7648	1266	3 0	..	..	..	6	6
13	31	24	1812	93	633	42693	6358	3 0	..	8 14 7	9	70	70
14	3	..	138	8	77	5057	931	3 6½	9	..	..	6	6
15	15	18	956	208	423	25322	4282	3 0½	..	3 2 10	..	39	39
16	17	5	889	109	232	16757	2570	2 7	106	4 6 10	53	16	16
17	47	37	2552	229	660	52913	7609	2 10	..	8 6 8	22	35	35
18	216	119	7198	1813	4097	172893	2141	2 0½	..	20 0 0	430	298	298
19	19	20	121	189	648	28823	4600	2 11	..	5 3 4	45	32	32
20	2	..	152	40	16	2581	98	1 6	..	..	..	1	1
21	3	..	107	8	32	2970	280	2 0	6	..	..	..	..
22	9	4	499	68	437	15087	3020	3 4	..	4 14 2	..	24	24
23	2	..	140	3	36	2323	367	3 0	..	..	..	..	..
24	16	15	773	140	91	27520	4877	3 5	51	..	..	15	15
25	10	12	768	136	60	14072	1833	2 3½	..	3 13 5	13	6	6
26	26	24	1527	260	558	38209	6594	3 1½	..	7 17 10	..	38	38
27	6	..	324	52	52	8279	1528	2 10½	..	..	..	6	6
28	5	2	445	52	107	9576	1497	2 11½	..	..	..	..	..
29	19	13	864	205	106	25999	4033	3 0½	..	5 5 0	44	15	15
30	9	7	672	120	151	12005	2015	3 0½	..	3 6 8	15	8	8
31	644	410	30798	5176	11780	753947	114715	..	187	125 0 4	952	826	826

	644	410	30798	5176	11780	753947	114715	..	187	125 0 4	952	826	826
1	5	3	230	55	54	5052	543	2 1	..	2 0 0	2	2	2
2	40	44	2387	600	714	50516	8274	3 2	..	10 5 6	13	3	3
3	6	..	383	68	64	4398	700	2 8	45	..	1	8	8
4	47	22	3578	416	664	38629	6341	3 4	..	8 4 10	9	34	34
5	125	98	6548	856	2177	142115	24972	3 4½	..	15 19 4	47	125	125
6	16	14	864	84	240	19689	3295	3 3	..	2 19 4	5	1	1
7	12	4	589	103	348	19037	2298	3 0	..	4 1 2	12	10	10

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Land, Bldings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
BORDER COUNTIES DIST.—<i>Con.</i>										
Kelso	260	1332	1447	12	1874	507	..	511	501	8
Langholm	452	3509	2275	459	2953	2326	..	2413	525	9
Peebles	766	15081	2513	1265	8557	6429	..	4100	2506	10
Riccarton Junction	56	484	..	39	..	223	..	310	140	11
Selkirk	1047	17738	1346	1000	9733	6178	..	8238	2374	12
„ Equitable	393	3016	5379	272	386	2418	4978	1057	889	13
Walkerburn ..	284	5601	1802	617	2059	3704	..	2677	1433	14
Total	10500	150798	45599	10333	89120	55181	4978	73368	21722	
No. 3—CENTRAL DISTRICT—										
Auchinheath	446	1771	1312	110	1319	1568	..	1771	1197	1
Bellshill and Mossend ..	900	15270	..	349	7407	3461	..	7316	1157	2
Blantyre	1239	12029	3263	810	8247	4449	..	6470	904	3
Burnbank	1021	2779	13693	729	7828	4870	..	6313	526	4
Calderbank	244	704	3232	179	1201	735	..	2186	597	5
Carlisle	727	10540	541	357	5952	2317	..	3611	1021	6
Carstairs Junction ..	288	1064	3172	..	1171	1515	..	2125	722	7
a Chapelhall	537	1879	8312	196	1528	2519	..	3742	1130	8
Chapelton	92	863	400	100	91	276	..	1151	53	9
Clarkston	125	921	767	77	1054	414	..	846	272	10
Cleland	526	9131	..	257	4379	2868	..	2584	887	11
Coalburn	511	5960	1511	188	3542	4281	..	1658	..	12
Coatbridge	5338	130150	1844	5966	35400	23971	12000	59754	16772	13
Crofthead	705	17833	315	324	4325	3183	3294	9939	..	14
Dalziel (Motherwell) ..	4851	10324	110396	3490	42000	17442	17005	57199	5332	15
Darnagavil	77	404	41	328	52	164	..	179	205	16
Douglas Park	226	600	978	118	23	565	..	999	397	17
„ Provident	88	1555	300	33	828	547	..	377	243	18
„ Water	188	1689	1003	113	1134	777	..	1198	..	19
Dykehead and Shotts ..	1158	18972	1650	422	7391	7329	6058	1235	100	20
bForth Provident	8	..	..	..	..	..	..	..	..	21
Glenboig	148	1619	686	35	679	506	..	1188	512	22
Glengowan	190	551	1762	46	432	843	..	1375	..	23
Glespin	74	820	..	49	..	236	..	738	..	24
Greengairs	98	682	90	41	209	534	..	133	127	25
Hamilton—Central	1818	13317	8740	1153	15760	7398	..	7788	2515	26
a „ Palace Colliery ..	338	2362	3511	307	49	1306	..	5643	591	27
Lanark	1015	21017	..	469	6210	4714	..	12454	361	28
Larkhall	1190	17608	948	952	4856	4621	..	10823	2300	29
„ Victualling	1014	8568	15241	645	6974	4897	..	11726	4476	30
Law	223	2000	2153	84	1005	669	..	3566	..	31
Leadhills	155	546	..	154	27	385	..	..	135	32
Leavenseat	53	183	702	136	2	213	..	806	..	33
Moffat Mills	121	599	1677	99	979	608	..	830	416	34
Newarthill	353	6478	120	126	1653	1087	..	3995	472	35
Newnains & Cambusnethan	932	15173	..	450	5097	4619	..	4737	2946	36
Overton	215	2540	1202	75	1671	1291	..	894	341	37
Plains	134	2288	39	49	191	445	..	1754	20	38
Strathaven	339	2454	5971	326	1670	1259	..	3787	..	39
Uphall	271	2789	..	86	924	958	..	793	767	40
Wanlockhead	287	3522	..	173	166	671	1114	1420	962	41
Wishaw	1311	16106	2821	615	8784	4664	..	7848	1227	42
Productive Societies:—	29534	365660	19833	20246	192210	131175	39471	252351	49483	
Chapelhall Fed'rated Baking	8	1251	9027	312	3317	1115	..	5330	619	43
Hamilton Baking	8	4738	10023	434	10315	1684	..	4154	1222	44
Total	29550	371649	217443	20992	205842	133974	39471	261835	51324	
No. 4—EAST OF SCOTLAND DIS.										
Armadale	958	23115	..	1212	2910	3620	4805	14569	1743	1
Bathgate	1465	33400	..	696	12394	6775	2794	11983	1402	2

No of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
Distributive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.	Net Profit.			Average Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
									Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses.	
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
8	3	5	189	41	50	4246	457	1 9	..	2 2 8	2	..
9	12	6	665	60	172	18034	3434	3 8	..	3 15 0	..	..
10	31	15	2500	300	726	38882	7230	3 4	..	..	12	5
11	2	..	132	2	25	2016	306	3 5	..	..	..	..
12	33	42	2204	448	772	38351	6746	3 3	..	8 3 6	7	27
13	8	13	495	101	151	8870	1266	2 8½	..	3 7 8	4	1
14	12	18	700	94	220	19315	3527	3 3½	..	2 6 8	11	9
352		284	21464	3228	6377	403150	69389	..	45	68 5 8	125	225
1	9	4	630	26	19	19706	2827	3 0	..	3 9 8	..	6
2	38	6	2157	361	720	44349	6809	3 0	..	7 0 0	9	47
3	47	10	2442	300	500	55603	8833	3 0	..	9 0 0	77	68
4	36	24	1989	280	135	45729	6846	2 10½	..	8 0 0	82	29
5	7	..	393	24	44	12666	1736	2 9	..	2 0 0	..	2
6	18	10	1225	183	364	30892	5335	3 0	..	5 16 8	12	20
7	7	6	360	33	48	11458	1678	3 0	..	2 6 0	..	..
8	17	..	1430	67	95	24192	3651	2 11½	..	4 9 4	22	..
9	2	..	95	3	28	2464	354	2 10½	..	..	..	1
10	3	..	176	31	43	5955	1055	3 8	..	..	..	3
11	13	12	854	80	380	21150	4021	3 0½	18	..	..	..
12	16	..	892	144	247	21880	5643	3 2½	..	3 16 4	6	8
13	270	162	19928	1597	5186	272853	48056	2 11½	..	10 0 0	427	180
14	24	7	1389	446	606	37544	6962	3 5½	..	5 17 8	39	45
15	205	148	12370	3680	510	266804	41518	3 0	..	10 0 0	400	296
16	2	..	147	14	8	3626	635	3 10	..	..	..	..
17	4	..	316	4	20	7725	1261	..	..	..	..	..
18	3	..	120	9	46	2469	314	2 1½	7	0 14 0	..	2
19	5	..	296	86	56	9454	1472	3 0	10	..	5	3
20	29	23	3141	367	893	53978	10291	3 9	..	9 11 11	52	34
21	..	..	..	..	..	30	..	..	..	..	..	..
22	5	..	322	15	79	9035	1228	2 8½	10	..	..	16
23	6	..	373	53	95	9817	1488	3 3	..	1 12 2	..	3
24	2	..	103	..	22	3155	404	2 5½	9	0 12 4	..	1
25	2	..	237	30	40	5323	1077	3 8	..	..	..	2
26	68	23	2765	484	621	65177	8803	2 5	..	13 6 8	41	28
27	12	..	767	15	91	22696	3893	3 4	..	2 16 0	..	23
28	27	13	1275	200	865	37739	5845	3 0	..	8 10 0	142	49
29	36	17	2043	255	734	54009	9431	3 3	..	9 8 4	15	60
30	38	34	2006	336	250	52848	9762	3 5	..	..	62	25
31	6	..	444	15	161	12329	1916	3 2½	..	..	..	..
32	3	..	134	..	28	5903	1135	4 4	..	..	..	1
33	1	..	104	..	9	1864	316	3 4	..	0 10 0	..	..
34	3	..	181	49	96	6533	1084	3 1	..	1 0 0	..	6
35	11	2	636	148	300	15616	2178	2 6	..	2 10 0	..	36
36	24	20	2958	342	670	48593	9360	3 10	..	7 15 3	..	30
37	7	..	405	41	97	12392	1780	3 1	..	1 13 4	..	1
38	3	..	178	6	106	6558	1138	3 4	..	..	..	..
39	8	3	441	100	122	11375	1487	2 5½	..	2 16 8	6	22
40	6	4	317	45	114	8574	1554	3 8	..	..	..	..
41	5	..	267	45	116	6050	975	3 1	..	..	..	..
42	34	18	1938	299	570	44077	8576	3 8	..	9 9 0	96	46
1062		546	68244	10213	15134	1393190	230727	..	54	144 1 4	1493	1096
43	..	27	2069	448	450	17616	3334	3 10	..	..	..	27
44	..	55	4171	625	240	32938	27 4	1 6	..	2 0 0	..	..
1062		628	74484	11286	15824	1443744	237355	..	54	146 1 4	1493	1123
1	23	36	1578	174	934	44661	8649	3 5½	..	8 0 8	39	32
2	47	34	2504	561	1021	68928	12932	3 10	..	10 8 6	39	19

NAME OF SOCIETY	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
		£	£	£	£	£	£	£	£	
EAST OF SCOTLAND DIS.—Con.										
Bonnyrigg	510	8907	327	377	2940	2410	..	6054	115	3
Broxburn	1757	28177	..	1355	18585	8974	..	14652	1802	4
Dalkeith	947	4172	17148	410	6325	4026	..	14300	2253	5
Edinburgh St. Cuthbert's ..	90210	422898	23300	70386	120516	84954	64429	370620	31783	6
Gavieside	71	1801	108	2-4	..	335	..	1893	100	7
Gorebridge	739	7551	1665	539	4710	3920	..	1001	1458	8
Haddington	1013	3961	9690	1120	7600	3735	..	6755	910	9
Hillwood	805	8439	1295	955	7342	3165	2874	..	1048	10
Juniper Green	600	9809	..	1602	4057	3130	..	7-16	1155	11
Leith	6527	69482	24275	4546	37197	23871	12878	49739	..	12
Musselburgh and Fisherrow	2552	37788	4502	4876	19513	82-7	..	25032	6706	13
Niddrie	235	711	2169	211	126	1201	..	1764	..	14
Norton Park	1110	6549	3962	1511	7300	4154	..	3503	388	15
Oakbank	312	2511	1380	545	1600	3531	933	360	1580	16
Penicuik	1855	46560	1973	4297	5755	8880	6676	38523	2650	17
Portobello	716	12352	7499	238	14855	3930	..	920	1248	18
Prestonpans	467	3114	1838	1807	4435	1003	470	1824	1509	19
Rosewell	282	570	..	770	..	921	..	..	41	20
Springfield	55	300	..	15	70	178	..	352	137	21
Tranent	1586	6195	24218	4460	9197	11540	2160	13938	2645	22
West Barns	210	542	663	57	628	698	..	337	232	23
West Benhar	1066	15583	275	353	9170	5172	..	3253	500	24
West Calder	3397	56542	4100	9213	17617	17773	3148	35197	5510	25
Supply Association:—	59445	811029	130337	111835	314*42	216143	101167	623945	66915	
Edinbro' Professional & C.S.	6659	18504	22387	..	6442	49860	..	6219	..	26
Productive Society:—	66104	829533	152774	111835	321284	266003	101167	630164	66915	
Edinburgh Printing	150	10000	6562	2942	14917	554	..	860	3737	27
Total ..	66254	839533	159336	114777	36201	266557	101167	631024	70652	
No. 5 - FALKIRK DISTRICT—										
Banton	50	384	121	..	..	131	..	491	..	1
Bo'ness	1178	23416	1824	1000	501	6555	10027	9603	909	2
Bonnybridge	864	15645	1328	467	6754	4769	..	5958	334	3
Camelon	1153	24655	6112	756	12700	6696	2926	5429	9611	4
Carron	459	8130	1075	78	4871	2816	..	1458	1995	5
Carronhall and Kinnaird	154	1599	1059	..	614	1186	..	996	..	6
Condorrat	131	697	144	341	304	225	..	480	190	7
Cumbernauld	263	2388	..	212	15	711	903	2272	112	8
Denny and Dunipace	988	16255	4232	840	5933	5251	4854	7134	1609	9
Grahamston and Bainsford.	2322	38983	3226	813	16862	9975	2500	12004	3884	10
Grangemouth	1297	15600	25966	870	5535	6035	2000	28015	5433	11
Kilsyth	391	3180	..	83	1012	1146	..	1784	516	12
Larbert	474	8404	75	85	4448	2239	..	2413	207	13
Laurieston	284	4295	85	46	1838	1418	..	1497	596	14
Longcroft	523	7056	2041	224	1882	1139	2384	2642	1276	15
Redding	2123	64772	..	2356	4299	6621	1380	50369	5587	16
Skinflats	210	11227	100	186	21	576	..	10172	633	17
Slamannan	1626	3007	21175	1272	3458	6801	..	17911	1818	18
Stenhousemuir Equitable ..	704	13835	..	95	1174	3526	7442	978	3900	19
Total ..	15205	263528	65613	9724	72221	67816	34416	161246	31010	
Productive Societies:—	2328	23208	..	134	12865	1404	..	9766	924	20
Bainsford & Grahamst'n Bkg.	248	1246	161	..	698	310	..	454	..	21
Carronshore Baking	80	421	1350	312	..	900	..	..	971	22
Condorrat Quarrying	1018	9377	..	155	3492	775	1000	3838	1186	23
Stenhousemuir Baking										
Total ..	18879	297780	70124	10325	89276	71205	35416	175304	34091	

	No. of Employees on Dec. 31st.		EXPENSES.			Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Salaries and Wages.	Depreciation.	Interest on Share Capital.		Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
										Co-operative Union.	Educational Purposes.	Charitable Purposes.	
			£	£	£	£	£	s. d.	£	£	s. d.	£	£
3	18	15	833	170	319	21179	3594	3 1½	..	..	..	1	..
4	53	43	2877	639	979	70759	13445	3 9½	..	13 6 8	16	23	6
5	28	29	1263	170	731	39313	8114	3 10½	..	..	..	..	2
6	1139	607	60608	6487	14967	1239730	291212	4 4	..	50 0 0	410	723	..
7	2	..	143	..	78	3244	619	8 11	..	0 12 2	..	..	..
8	31	28	1433	208	256	39588	8056	4 1½	..	..	..	..	24
9	26	7	1430	217	189	35235	6103	3 6	..	4 2 6	..	..	35
10	36	14	1930	85	290	30300	6031	3 10	38	..	..	..	..
11	19	23	1031	240	493	33626	7641	4 2½	..	4 15 10	10	10	10
12	206	169	10004	2400	3163	223319	46943	4 1	..	12 10 0	150	178	..
13	99	68	5366	940	1086	122244	27705	4 2	..	8 6 8	16	81	..
14	..	..	..	..	..	8123	1270	..	..	..	..	..	..
15	43	21	1995	253	249	39804	7118	3 5½	..	8 6 8	..	30	..
16	8	7	524	48	102	11952	2024	3 8	..	..	..	..	5
17	79	46	3624	880	1705	91502	19127	3 10	..	15 6 4	60	137	..
18	26	11	1260	160	548	29072	5021	3 2	..	5 19 4	..	20	..
19	15	5	578	100	82	20507	4415	4 0	..	..	..	..	..
20	7	3	540	..	28	14999	2027	4 0	..	..	..	..	..
21	3	..	136	..	7	3428	438	4 0	..	..	..	..	..
22	46	40	2590	1272	287	74441	14922	4 0½	..	11 0 0	15	17	..
23	5	2	203	35	21	5198	752	2 10½	29	..	..	..	2
24	31	15	1810	270	759	47011	8962	3 6	..	8 15 4	..	19	..
25	142	90	7746	560	2023	166279	33762	3 10½	..	10 0 0	186	75	..
26	2132	1313	112106	15874	30317	2484442	540882	..	67	171 10 8	942	1436	..
	..	..	..	..	..	190300	3182	..	..	..	..	..	..
27	2132	1313	112106	15874	30317	2674743	544064	..	67	171 10 8	942	1436	..
	..	95	4982	333	725	9768	900	..	105	1 5 0	..	25	..
	2132	1403	117088	16207	31042	2684510	544964	..	172	172 15 8	942	1461	..

1	..	..	..	..	..	2442	413	..	..	..	..	..	..
2	28	21	1880	230	370	48756	9351	3 6	..	8 6 8	8	10	..
3	31	17	1402	290	686	42330	8113	3 5	..	6 5 0	16	43	..
4	48	30	2693	438	941	58470	9316	2 11½	..	9 3 4	43	80	..
5	16	8	887	179	325	22087	3357	3 8	..	3 11 8	..	11	..
6	..	..	..	..	..	8190	1402	..	..	..	..	..	..
7	2	..	107	9	31	5776	1194	4 0	..	..	..	..	10
8	5	..	284	31	88	11187	1867	3 3½	..	2 4 10	11	8	..
9	33	18	2052	512	724	55453	9350	3 2½	..	7 19 2	52	52	..
10	116	40	5459	866	1367	111028	15574	2 7	..	8 10 0	71	142	..
11	51	34	2732	265	350	60646	8583	3 1½	..	10 10 9	36	44	..
12	8	..	580	32	120	20209	2780	3 4	..	..	..	..	..
13	11	6	600	68	390	17178	2657	2 9	..	3 14 2	..	10	..
14	10	3	587	46	147	12844	1767	2 10½	..	..	..	3	..
15	9	5	390	140	302	24438	5130	3 11½	..	3 19 0	10	6	..
16	63	29	3723	930	2012	113968	23762	4 2	..	16 0 0	12	60	..
17	4	4	190	12	556	12071	2033	3 4½	..	1 15 4	..	5	..
18	38	33	2514	223	140	58372	11347	3 6	..	..	34	35	..
19	26	20	2322	162	441	29735	3335	2 5½	..	..	19	18	..
20	499	268	28468	4433	9990	715473	121331	..	..	81 19 11	312	537	..
	..	39	2800	692	885	26038	4699	3 1	..	8 6 8	11	38	..
21	..	..	..	..	..	3203	963	..	..	..	..	..	..
22	..	24	40	24	..	5533	..	..	..	1 0 0	..	..	..
23	..	16	1194	195	331	11072	2329	3 8½	..	..	22	32	..
	499	347	32502	5344	11206	761339	129322	..	..	91 6 7	345	607	..

NAME OF SOCIETY	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Biddings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
No. 6—FIFE AND KINROSS DIS.									
Auchtermuchty	330	1741	404	59	756	1155	..	542	257
Buckhaven	1104	18574	..	415	4969	4252	..	8493	1327
Burntisland	270	4551	1085	518	1533	1005	3700	1412	289
Coaltown of Wemyss	141	3884	90	6	1474	522	..	2690	238
Cowdenbeath	961	12644	2225	389	6784	3628	200	3459	5
Cupar (Fife)	140	617	..	17	165	361	..	224	181
Dunfermline	7337	111789	..	7495	31825	34440	6720	56096	7
Dysart	603	7011	830	1243	1836	1130	500	6157	626
East Wemyss	300	1513	6081	..	964	981	2748	3801	492
bEdenvale	74	476	271	..	220	293	..	277	10
Falkland	96	616	169	..	400	355	..	205	68
Frenchie Equitable	141	802	..	125	1180	618	400	..	66
New Store	120	586	..	156	290	235	..	6	72
Gallatown	391	341	2263	523	2626	736	..	..	342
Guard Bridge	285	2747	800	320	1947	841	..	897	310
Kelty	1419	33816	258	1675	14703	8888	..	9528	1849
Kett'e	258	880	696	146	301	1321	..	342	55
Kingseat	212	2184	..	141	667	717	..	1902	98
Kinross and Vicinity	223	706	370	108	538	549	..	340	44
Lassodie	220	2368	..	58	76	1144	..	3140	191
Leslie	218	3107	..	169	388	973	..	1783	21
and District	853	19713	175	755	4173	3344	2000	11928	22
Leven (Reform)	1948	15551	753	368	5421	3601	2100	9541	2020
Lochgelly	2083	48320	383	960	14438	9784	7007	17846	8674
Markinch	1105	19529	..	572	9045	5218	..	5443	847
Methil	374	3998	3600	218	6164	2248	..	1192	679
Newburgh and District	66	89	..	3	..	115	..	..	27
Pathhead and Sinclairtown	2131	29630	1043	566	12112	4996	1739	13792	28
St. Andrews	221	889	20	35	70	570	..	426	214
Strathkinness	91	403	..	13	22	385	..	390	70
Townhill	338	2825	413	186	2400	1025	..	681	137
West Wemyss	211	5598	20	500	1401	1509	..	3246	32
Productive Societies:—	23664	351498	21894	17739	130888	96939	27114	166433	19146
Burntisland Bread	277	1384	..	156	1000	238	..	301	33
Kettle Baking	490	1421	..	133	793	425	..	874	37
Newburgh and Mount Plea- sant Baking	306	518	..	121	76	231	..	312	24
Total	24737	354821	21894	18149	132757	97833	27114	167920	19207
No. 7—GLASGOW & SUBURBS—									
Anniesland	460	1880	7446	394	5611	1376	..	2484	1234
Avonbank (Rutherglen) ..	957	2336	6803	203	424	956	5003	4512	2
bBlairdardie	72	537	257	..	..	110	..	747	3
Cadder	275	550	3004	280	299	1207	..	3324	4
Cambuslang	1167	5000	7189	608	4424	2029	..	7994	5
bChryston	76	371	1637	..	1096	189	..	723	6
Clydebank	2401	17789	32527	848	8715	10601	5000	28048	4996
Cowlairs	5563	52985	21264	6127	23897	25877	..	35118	7464
Dalmuir	289	4268	11230	438	10839	1442	..	2249	537
Dumbarton Equitable	2610	71651	26473	2509	22745	17937	..	56618	6841
Duntocher and Hardgate ..	285	1018	1282	250	1502	800	..	998	1043
East Kilbride	148	300	2082	166	514	402	1158	706	264
Gilbertfield	470	3733	5743	347	3463	1437	..	6099	13
Glasgow—Drap'y & Furnish.	*832	15791	61538	2460	35343	21284	..	21837	2270
Eastern	9171	17654	90794	4038	19378	19900	12938	65058	1230
Kinning Park	14667	125072	52359	12438	82277	51443	..	65113	3143
London Road	1463	3250	7932	856	5219	2555	..	7781	420
Progress	1128	3249	447	551	210	1783	..	1692	308
St. George	15082	35638	90968	6010	49620	40141	..	72736	4249
St. Rollox	3925	8974	25480	1796	16071	6494	..	15300	2141

* 40 societies and 792 individuals.

		No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
		Distri- butive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.			Net Profit.	Aver- age Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
				£	£	£	£	£	s. d.	£	£	s. d.	£
1	5	3		318	10	82	5557	544	1 11	..	2 9 8	4	1
2	23	30		1463	339	565	48800	10289	4 3	..	8 6 8	..	..
3	6	2		332	75	180	7366	1251	2 10½	..	2 1 0	16	3
4	3	..		209	31	138	6695	1196	4 1	..	1 1 8	..	..
5	30	14		1748	333	594	41961	8459	4 0	..	7 4 4	40	34
6	3	3		122	9	29	3202	256	1 9	17	1 3 0	..	..
7	210	168		11282	2741	4299	290637	51836	3 6	..	20 0 0	340	170
8	10	5		479	90	279	14724	2810	3 7½	..	5 2 6	..	4
9	6	4		320	208	46	12726	2472	4 1	..	2 7 4	..	..
10	..	..		..	..	..	1741	207	..	..	..	..	..
11	2	2		92	..	30	2543	243	2 4	..	..	..	..
12	2	2		212	22	40	2934	348	2 11	..	..	..	..
13	2	..		110	..	29	3277	415	3 2	..	..	..	..
14	6	4		190	..	9	9981	1942	4 2½	..	..	..	..
15	7	5		453	89	125	11209	2328	4 0	..	2 5 0	..	5
16	58	49		2790	571	1325	76563	15580	3 9½	..	10 0 0	152	5
17	3	..		143	10	44	4310	525	2 6	..	2 3 0	..	..
18	5	..		298	60	92	9344	1800	4 6	..	1 15 4	..	..
19	3	..		108	24	29	4134	893	3 5	..	1 16 2	2	..
20	6	..		360	..	116	11527	2400	4 8	..	1 17 4	..	3
21	2	..		123	..	129	4456	660	3 7	..	..	..	2
22	21	11		868	217	817	29310	6807	4 6	103	7 1 8	20	24
23	32	28		1147	270	601	55033	12468	4 6	..	11 0 8	18	17
24	76	54		3727	866	1376	125146	24747	3 9	..	9 12 0	135	51
25	40	10		1451	653	821	49677	11155	3 2	..	8 14 4	11	5
26	10	6		286	112	130	16417	3712	3 10½	..	2 15 0	..	..
27	3	..		44	5	2	734	142	2 9	..	..	2	..
28	43	28		2393	340	1001	58771	11958	3 9	..	16 16 8	73	13
29	6	..		227	6	36	4210	737	3 0	..	1 10 4	..	2
30	2	..		78	2	19	2313	408	4 0	..	0 15 0	..	..
31	9	6		767	99	158	12070	2064	3 5	..	..	..	..
32	5	2		261	13	205	9069	1820	4 1	..	1 17 0	..	..
		639	436	32401	7195	13346	936428	182473	..	120	129 15 8	813	339
33	..	..		340	..	77	1983	232	..	..	..	..	2
34	..	9		562	56	72	5148	762	2 10	..	3 19 10	4	3
35	..	4		260	5	..	1740	323	3 4	..	..	..	2
		639	449	33563	7256	13495	945299	183790	..	120	133 15 6	817	346
1	20	..		1172	125	100	22568	2974	2 7¾	..	3 14 2	27	10
2	30	..		1699	124	105	38756	5676	2 9	..	6 13 4	99	59
3	..	..		..	..	..	2900	464	..	..	..	..	..
4	11	..		420	48	143	14733	2506	3 0	..	1 14 10	..	..
5	26	14		2187	236	270	42262	7018	3 0	..	8 8 0	43	46
6	..	..		..	..	..	2028	131	..	..	..	..	..
7	124	46		5780	861	692	115050	16034	2 7	..	10 0 0	187	108
8	403	94		12938	1310	2423	241166	33411	2 6	..	12 0 0	397	198
9	9	1		522	196	180	13612	1777	2 6½	..	2 8 4	33	18
10	134	69		6190	1512	2825	124721	22755	3 1	..	8 6 8	197	232
11	7	..		338	50	24	9068	1024	2 1	..	..	13	4
12	3	..		241	6	13	5513	775	2 10	..	1 5 0	..	5
13	14	..		835	150	190	25287	4151	3 0½	..	3 15 0	37	32
14	111	200		6042	1215	723	107654	7486	1 3	687	5 18 8	50	54
15	585	30		17718	1454	693	288289	38140	2 4½	2227	30 0 0	564	226
16	688	102		30954	3212	4800	478374	59685	2 0½	3577	15 0 0	823	327
17	50	..		2413	262	468	51876	8223	2 9	203	8 6 8	127	79
18	15	11		1042	58	129	34423	470	..	..	8 6 8	..	42
19	470	150		42769	2030	1700	497746	56929	2 0	4340	27 0 0	994	358
20	162	6		7763	761	898	129554	14317	2 1½	..	12 0 0	111	74

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Invest- ments.	
		£	£	£	£	£	£	£	£
GLASGOW & SUBURBS— <i>Con.</i>									
1 Glasgow—Workers .....	..	..	..	..	..	..	..	..	21
2 Govan Old Victualling	344	913	3223	..	226	1768	..	2147	22
3 Hallside	255	970	668	207	33	448	..	2060	23
4 Hardgate Independent	97	377	143	52	8	100	..	279	24
5 Kirkintilloch	1360	21754	213	630	6335	5650	6324	6995	92
6 Lennox (Dumbarton)	893	5197	379	294	502	3266	..	1894	1925
7 Lennoxtown	270	2686	2432	125	944	784	..	3977	671
8 Milngavie	305	3073	1841	244	2817	982	..	1627	746
9 Newton	354	2475	3990	261	1695	516	1000	4074	29
10 Radnor Park	260	2953	1281	360	1398	1055	..	2700	415
11 Rutherglen Vict'g & Bak'g	543	564	8957	..	1223	391	..	3236	31
12 Shettleston	3498	18993	19612	1068	13034	11032	..	16207	32
13 Stonefield	278	2007	663	739	1232	1282	..	1624	307
14 Tolleross	956	3500	11632	400	1882	2858	6000	6099	34
15 Uddingston	1345	4584	15498	1060	3711	4011	2385	12047	2578
16 Vale of Leven (Alexandria)	3740	34054	59834	2944	20950	18753	10011	54781	36
	75539	476146	581821	49303	347642	260868	49819	518784	43928
Productive Societies:—									
Glasgow—Labour Lit'ature	228	912	369	50	575	214	..	..	618
„ Scottish Newsp'r	43	139	25	145	..	..	..	911	285
„ United Baking	131	100202	183848	37238	159442	38653	2158	111648	12522
Total	75941	577399	766063	86736	507659	299735	51977	631343	56753
NO. 8—PERTH, FORFAR AND									
ABERDEEN DISTRICT—									
1 Aberdeen Northern	19415	108851	..	5882	102520	78321	..	44306	216
2 Aberuthven	70	119	421	65	..	115	..	385	105
3 Arbroath Equitable	1279	14628	..	434	6067	2277	1845	10952	836
4 „ Friendly Coal	2978	2322	170	1297	1444	335	835	383	1581
5 „ High Street	1263	16649	3561	17	4848	2108	5501	11742	799
6 „ West Port	2342	19305	..	..	3382	6937	10615	1371	1014
7 b Auchterarder Feus	209	863	1768	..	1079	855	..	835	7
8 b „ Provident	170	856	703	..	293	606	..	690	8
9 B airgowrie	246	663	800	187	1594	456	..	462	250
10 Brechin Equitable	1918	29872	..	508	6557	7868	6350	9767	3489
11 „ United Association	1469	16794	..	..	8080	5394	..	3936	2352
12 Carnoustie Association	1157	6816	1006	..	3382	5385	..	1457	1698
13 a „ Equitable	350	842	3443	22	4025	2393	500	..	520
14 Comrie Village	49	166	..	180	..	207	..	..	149
15 Crieff	106	250	500	26	..	290	..	432	91
16 Dundee (City of)	438	2379	130	85	250	988	..	1456	490
17 „ Eastern	7666	54620	..	10737	2700	16487	..	33175	16219
18 „ Coal Supply	1453	2084	..	45	1260	366	..	1063	309
19 Dunning	75	115	..	52	4	97	..	29	58
20 Forfar East Port Saving	154	237	560	..	630	300	..	..	60
21 b „ Coal	1071	964	..	141	160	60	..	676	846
22 b „ Northern	270	404	1767	..	1119	262	..	793	22
23 b „ Free Trade Saving	495	2590	1949	..	2011	960	..	1578	23
24 „ High Street	240	386	1485	..	1730	393	..	..	24
25 „ Victoria Coal	776	663	..	140	147	163	..	..	732
26 „ West Port	243	370	..	..	9	181	..	..	20
27 b „ West Town	283	409	2978	..	1182	391	..	1822	27
28 a Kirriemuir	1142	4960	..	55	2181	3719	..	..	572
29 „ Coal	263	186	..	18	83	44	..	..	154
30 „ Monifeth Coal	58	30	..	10	..	..	..	16	43
31 b Montrose Baking & Provis'n	956	2252	372	..	1406	1923	..	543	31
32 b Muthill	141	118	851	..	..	346	..	623	32
33 Perth (City of)	5511	14549	100668	8681	53195	30727	17351	33587	33
34 „ Coal	2069	1491	3751	406	4235	274	..	2406	277
	56325	307803	126883	28988	215573	171168	42997	164485	32930

† Not commenced business at end of 1903.

§ Societies.

1903, SCOTTISH SECTION.

503

No. of Employees on Dec. 31st.			EXPENSES.			Sales during the Year.	PROFIT.						
Distributive.	Pro- ductive.		Salaries and Wages.	Depre- ciation.	Interest on Share Capital.		Net Profit.	Average Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
			£	£	£	£	£	s. d.	£	£	s. d.	£	£
21	..	..	..	..	..	16881	1919	..	..	..	..	..	..
22	..	..	..	..	..	16535	2796	3 3	..	..	..	5	18
23	8	..	635	12	66	2927	354	2 5	..	..	..	..	5
24	3	..	167	4	4	60036	10462	3 1 1	..	10 16 8	..	38	35
25	48	28	2278	354	1007	27813	5232	3 10 3	..	..	..	..	..
26	30	6	1150	108	144	14529	2254	2 11	..	2 5 0	..	3	16
27	6	..	319	34	126	12067	1392	2 2	32	2 9 0	..	9	3
28	12	..	558	53	134	14376	2187	3 1	..	..	..	4	5
29	9	1	523	72	117	13659	1823	2 6 1	..	1 19 8	..	22	5
30	10	..	494	35	105	20936	3566	..	..	..	..	..	..
31	..	..	..	..	..	112937	18300	2 11 3	..	8 6 8	..	174	192
32	130	35	5658	601	828	14581	2631	3 7	..	..	..	..	3
33	7	2	808	118	50	35754	5768	3 13	..	..	..	16	15
34	30	6	1602	294	174	65338	11058	3 13 3	..	10 0 10	..	13	26
35	45	23	2279	252	708	162227	28660	3 4	600	12 0 0	..	273	234
36	137	96	6962	1491	1614								
	3337	920	164456	17008	21453	2836176	382348	..	11666	212 15 2	4259	2429	
37	..	14	..	97	45	2013	92	..	..	..	3	..	
38	..	1	316	..	7	2878	84	..	..	0 10 0	..	..	10
39	..	1176	64157	8852	4696	422720	53821	2 0 1	7230	10 0 0	555	272	
	3337	2111	228929	25957	26201	3263787	436345	..	18896	223 5 2	4817	2711	
1	633	370	29454	4713	5338	608293	98670	3 4 1	..	12 10 0	..	..	265
2	1	..	69	..	5	2049	324	3 6	..	..	..	..	..
3	19	10	999	200	695	24094	4182	2 11	..	8 6 8	..	..	33
4	7	..	737	106	60	7670	599	1 6	..	..	..	..	15
5	18	12	1054	240	822	26340	4744	3 0	..	10 0 0	..	..	42
6	27	26	1747	250	695	44040	6657	2 9	..	..	..	..	36
7	..	..	..	..	..	4752	565	..	..	..	..	..	..
8	..	..	..	..	..	3133	371	..	..	..	..	..	..
9	4	3	235	48	42	6086	892	2 11	..	..	..	..	..
10	30	41	3556	298	964	37585	6535	3 0	..	8 6 8	41	18	..
11	29	34	1437	348	534	31024	5251	3 0	29	..	..	15	..
12	22	13	2000	61	250	20463	1943	2 0	..	..	..	..	..
13	7	4	435	40	84	8333	845	2 2	..	..	..	..	..
14	2	..	118	..	..	1453	147	1 10	..	..	..	..	..
15	3	2	159	..	..	2297	100	0 11 1	..	1 4 0	..	..	..
16	12	4	598	75	100	10786	1262	2 0 1	33	3 14 6	12	5	..
17	215	55	14696	1731	2464	290209	45028	3 1	..	..	..	..	..
18	14	..	1019	216	104	6539	428	1 6	..	8 10 4	..	..	..
19	3	..	57	..	5	726	64	1 10	..	..	..	..	..
20	2	3	265	..	8	3850	948	6 4	..	..	..	..	..
21	..	..	119	15	..	3467	265	1 6	..	..	..	..	..
22	..	..	..	..	..	5676	1583	..	..	..	..	..	..
23	..	..	..	..	..	11800	3563	..	..	..	..	..	..
24	3	3	324	..	19	4650	1344	6 3	..	..	..	..	..
25	8	..	115	15	6	2584	179	1 4	..	..	..	..	..
26	3	3	357	..	14	5197	1519	6 4	..	..	..	..	..
27	..	..	..	..	..	6801	1465	..	..	..	..	..	..
28	22	7	1551	146	240	22611	2545	2 2	..	..	..	..	2
29	2	..	49	8	6	1007	40	..	..	..	..	..	..
30	..	..	8	..	1	299	12	1 4	..	..	..	..	..
31	..	..	..	..	..	11889	1298	..	..	..	..	..	..
32	..	..	..	..	..	2472	217	..	..	..	..	..	..
33	171	190	8252	3048	476	224550	35434	3 0	..	20 0 0	754	180	..
34	18	..	1644	431	185	12445	1577	2 6	..	4 3 4	1	20	..
	1275	780	71054	11989	13117	1455070	230591	..	62	76 15 6	808	613	

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
PERTH, FORFAR, & ABERDEEN DISTRICT.— <i>Con.</i>		£	£	£	£	£	£	£	£	
Productive Societies:—										
Abernethy Baking	120	100	..	155	400	91	..	120	40	35
bAuchterarder Baking ..	255	411	469	..	183	142	..	605	..	36
Total	56700	308314	127352	29143	216156	171401	42997	165210	32970	
No. 9—RENFREWSHIRE DIST.—										
Barrhead	2778	13124	49648	3854	42039	8896	802	17265	2608	1
Bridge of Weir	250	2308	30	121	3286	828	..	1047	156	2
Busby	240	567	2620	157	100	532	900	2277	195	3
Cathcart	235	1435	142	174	404	341	..	817	58	4
Firth of Clyde	145	901	..	51	9	394	..	765	120	5
Greenock—Central	3808	19026	42608	1601	30115	17940	..	10845	4333	6
„ East End	460	3470	7264	162	7599	2508	..	809	796	7
Howwood	100	1709	..	60	178	313	..	1272	47	8
Hurlet and Nitshill ..	250	800	7956	305	5407	521	..	2479	604	9
Johnstone	1347	23069	700	680	11971	5735	..	7965	244	10
Kilbarchan	497	9728	2758	488	4448	1502	..	6137	278	11
Linwood	211	2974	..	223	85	915	..	1832	884	12
Lochwinnoch	140	1485	3218	82	4160	346	..	480	160	13
Newton Mearns	195	2174	..	93	..	312	..	1234	349	14
Paisley Equitable	1673	5083	29634	704	16751	4910	..	14807	1182	15
„ Provident	6200	25796	84651	4276	27340	17814	17580	56546	5574	16
„ Underwood Coal ..	305	2188	1453	813	3315	119	..	1791	298	17
Pollokshaws	832	6251	174	702	1439	1729	..	4692	281	18
Port Glasgow—Fore Street.	846	3318	7961	155	6634	3316	..	3244	440	19
„ Provident ..	910	4827	8876	366	5632	3083	..	6175	..	20
Renfrew Equitable ..	775	4299	13598	866	11636	3072	..	5900	1710	21
Thorniebank	514	2180	15115	193	1477	1226	..	13561	2344	22
	22711	136652	278406	16126	184025	76352	19282	162240	22661	
Special Society:—										
Scottish Laundry Association (Barrhead)	45	1630	2297	..	3399	102	..	141	24	23
	22756	138282	280703	16126	187424	76454	19282	162381	22685	
Productive Society:—										
Paisley Manufacturing	2292	33819	41509	3827	26575	26075	..	24296	5548	24
Total	25048	172101	322212	19953	213999	102529	19282	186677	28233	
No. 10—STIRLING, WEST FIFE, AND CLACKMANNAN DIST.—										
Aberfoyle	102	242	..	10	84	178	..	337	84	1
Alloa	3717	84770	7086	2743	29724	19392	19563	35858	..	2
Alva Bazaar	919	12557	309	564	2321	4509	..	7819	791	3
Bannockburn	1209	18654	..	2033	9018	4878	800	7908	3436	4
Clackmannan	315	6111	171	146	2020	1208	..	3954	318	5
Coalsnaughton	253	3097	1107	286	835	772	..	1980	528	6
Deanston	102	139	20	106	12	226	..	274	15	7
Dunblane	291	5399	..	162	1893	1823	..	2211	..	8
Menstrie	172	2629	125	44	933	893	..	831	316	9
Newtonshaw	636	9713	..	329	3569	2565	590	3542	1021	10
Stirling	2419	30060	..	1048	12349	10292	..	7876	..	11
Tillicoultry	1070	8371	..	387	1740	4127	..	3653	1499	12
Tullibody and Cambus ..	147	3420	..	140	351	616	981	1755	153	13
	11352	185162	8818	7998	64849	51479	21939	77998	8161	

	No. of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
	Distributive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.			Net Profit.	Aver- age Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
										Co-operative Union.	Educa- tional Pur- poses.	Char- table Pur- poses.
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
35	..	3	160	..	5	1900	160	2 6	..	..	..	4
36	..	..	..	..	..	2146	465	..	..	..	..	..
	1275	783	71214	11989	13122	1459116	231216	..	62	76 15 6	£08	635
1	82	46	4044	1329	632	95721	12340	2 9	...	15 0 0	210	240
2	6	..	308	84	111	6891	848	2 4½	..	2 1 8	..	2
3	7	..	365	..	121	9717	1597	2 11	41	1 18 4	6	13
4	6	..	350	6	56	7526	762	2 0	..	2 5 4	..	6
5	7	..	235	40	36	4552	467	1 9½	18	1 4 4	..	..
6	180	33	6047	839	2064	122490	18804	2 11½	722	12 10 0	52	98
7	21	4	1082	63	168	16804	1959	2 3½	88	3 16 0	20	10
8	2	..	128	14	81	3604	596	3 1½	13	0 17 6	15	5
9	7	..	449	76	33	19031	2347	3 6	..	1 18 4	23	48
10	42	20	2283	260	944	44293	8837	2 4	266	11 0 0	99	123
11	13	3	891	134	430	22067	3029	2 11½	..	4 0 0	20	50
12	6	..	344	9	139	10588	1824	3 2½	44	1 18 8	..	25
13	3	..	184	70	67	4636	597	2 4	..	1 4 4	3	2
14	5	..	258	11	82	8570	1884	4 2	..	1 9 0	..	12
15	53	17	2301	356	250	55459	7378	2 23½	966	13 10 0	224	97
16	278	56	9033	2035	1287	204612	32968	2 3½	1565	49 2 0	759	377
17	42	..	2344	232	107	22722	3446	2 5	273	2 5 8	11	56
18	32	..	1694	126	344	33451	5117	2 8	..	6 13 10	69	63
19	32	8	1238	120	585	25501	3590	2 3½	64	..	9	43
20	31	5	1692	133	648	21849	3711	2 7	200	7 8 4	8	43
21	26	2	1808	235	185	36710	5119	2 7½	96	6 6 2	66	20
22	14	..	852	64	87	24600	3673	3 0	24	4 5 0	12	17
	895	194	37930	6236	8461	795394	120893	..	3780	150 14 6	1606	1350
23	..	66	2692	..	..	4094	432	..	..	..	..	3
	895	260	40622	6236	8461	799488	121325	..	3780	150 14 6	1606	1353
24	122	243	16417	982	1674	90679	5658	0 9	550	18 2 4	44	140
	1017	503	57039	7218	10135	890167	126983	..	4330	168 16 10	1650	1493
1	4	..	176	11	8	3372	423	2 4	..	..	..	..
2	102	88	9420	1660	3043	138835	26383	3 6	..	12 0 0	210	80
3	20	16	992	90	484	31342	5677	3 4½	..	7 16 4	64	32
4	31	35	2119	293	895	55909	10276	3 5	..	9 18 6	27	28
5	9	5	446	137	296	14675	3900	4 0	..	2 11 4	4	16
6	6	4	269	176	147	12463	3230	4 6	..	..	..	9
7	1	2	168	2	8	3417	638	3 6	31	..	..	2
8	8	3	604	83	263	8934	1275	3 0½	..	2 8 2	2	3
9	4	2	249	29	84	5493	724	2 1½	..	1 12 0	8	5
10	18	14	1371	205	512	27648	5349	3 6½	..	4 12 4	4	56
11	78	38	3409	560	1395	79220	14200	3 3	..	8 6 8	115	24
12	16	19	835	137	315	25353	4255	3 4	..	..	27	13
13	3	2	154	21	144	5000	872	3 1	..	1 4 4	..	..
	300	228	20212	3404	7594	411661	76602	..	31	50 9 8	461	268

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
STIRLING, &c, DISTRICT— <i>Con.</i>									
Productive Societies:—									
Alva Baking	705	6902	70	84	4286	534	..	3892	241
Tillicoultry Baking	978	9558	2100	148	4799	824	..	5482	..
Total	13035	201622	10988	8230	73934	52837	21939	87372	8402
No. 11--UNALLOTTED TO ANY DISTRICT—									
<i>a</i> Banchory	424	1032	..	439	884	930	..	..	60
<i>b</i> Campbeltown	418	1089	5359	..	3990	1856	..	881	..
<i>b</i> Carronbridge	196	890	368	..	..	566	..	858	..
Dalbeattie	78	252	..	15	..	265	..	173	..
Don (Port Elphinstone) ..	1019	6684	1000	740	4580	5665	..	..	..
Dumfries and Maxwelltown	966	9210	2425	266	5722	2306	..	2986	1005
<i>c</i> Elgin .....	..	..	..	..	..	..	..	..	..
Multitubular (Annan)	156	227	..	8	139	265	..	237	140
Peterhead	155	234	..	255	44	595	..	385	..
<i>b</i> Strathisla	434	1530	878	..	1073	1474	..	88	..
Thurso	1156	8879	..	960	3983	4483	..	1914	635
Wick and Pulteney Town ..	400	1379	1000	11	2107	376	..	..	280
Agricultural Society:—	5402	31456	11030	2714	22462	18781	..	7522	2120
<i>c</i> Taff Vale Agricultural .....	..	..	..	..	..	..	..	..	..
Total	402	31456	11030	2714	22462	18781	..	7522	2120
Wholesale Society:—									
Scottish Wholesale (Glas- gow)	1278	305487	1674241	335498	555713	832171	38489	908776	159123

‡ 278 societies and 383 employes.

	No. of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.						
	Distributive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.			Net Profit.	Ave- rage Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
										Co-operative Union	Educa- tional Pur- poses	Chari- table Pur- poses	
			£	£	£	£	£	s. d.	£	£	s. d.	£	£
14	..	10	722	120	277	6898	1643	3 6	..	..	..	5	16
15	..	13	896	195	357	8500	1691	4 0	..	7 16 8	..	86	24
	300	251	21830	3719	8228	427059	79936	..	31	58 6 4	..	502	308
1	8	3	..	25	52	6431	560	2 2	..	..	..	..	..
2	..	..	..	..	..	11591	1311	..	..	..	..	..	..
3	..	..	..	..	..	4107	322	..	..	..	..	..	..
4	3	..	128	9	13	2495	272	2 0	..	..	..	..	..
5	26	16	1060	148	312	21228	2837	2 8½	..	..	..	..	..
6	27	10	1290	194	458	26306	4581	3 2	..	7 8 10	..	7	..
7	..	..	..	..	..	..	..	..	..	..	..	..	..
8	2	..	159	14	8	1879	127	1 0	..	..	..	..	..
9	4	..	185	..	14	2936	301	2 1½	..	..	..	..	..
10	..	..	..	..	..	7955	915	..	..	..	..	..	..
11	22	4	896	115	496	17100	2012	2 2½	..	..	..	12	4
12	5	3	422	..	59	2817	224	1 0	..	..	..	..	..
	97	36	4080	505	1332	104845	13462	..	..	7 8 10	..	19	4
13	..	..	..	..	..	..	..	..	..	..	..	..	..
	97	36	4080	505	1332	104845	13462	..	..	7 8 10	..	19	4
1	2104	4682	76841	47825	14757	6335487	254079	0 8	*11832	60 0 0	..	824	4543

* Includes bonus paid to productive employes on £210,631 wages.

‡ Distributive expenses only.

SCOTTISH SECTION.

[illegible]

SOUTHERN

**RETURN OF TRADE, &c., of Co-operative Societies in the Counties of
ISLE OF WIGHT, LONDON, KENT, MIDDLESEX, OXFORD,
arranged in their respective**

a These particulars are taken from our last year's return. *b* These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Land, Bldings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.	House Property.	Owing to the Society for Goods.
No. 1—NORTH METROPOLITAN DISTRICT—		£	£	£	£	£	£	£	£
Anchor (London)	887	419	..	212	..	128	..	690	53
Bowes Park	230	490	16	..	75	229	..	26	60
Co-op. Brotherhood Trust (London)	135	817	125	..	142	434	..	83	23
<i>a</i> Co-op. Institute (London)..	72	535	180	..	145	774	..	34	228
Croxley	121	479	293	94	446	381	..	142	4
*Ealing .....	..	..	..	..	..	..	..	..	6
<i>b</i> Euston (London)	545	22	285	..	..	678	..	159	..
Hackney	108	63	70	..	73	102	..	13	33
Hendon	442	2852	2001	85	2190	944	1885	342	..
High Barnet	386	1147	312	..	234	907	..	33	147
Holloway	248	222	..	..	39	169	..	..	47
London Neasden Coal ....	..	65	..	84	104	22	..	111	57
" United Workmen's ..	47	15	..	2	..	24	..	..	..
Perseverance (London) ..	98	143	93	..	..	125	..	176	36
Radlett	200	1742	1212	108	2099	929	..	119	190
Railway Clearing House ..	917	1078	4263	..	190	4627	..	1161	2596
St. Andrew's (Watford) ..	1411	4924	2718	430	5081	3030	..	1230	47
West London	2096	6590	2284	361	6484	2944	..	1213	60
Willesden and District	789	1232	824	180	1066	1374	..	452	180
" Junction	293	1732	252	108	34	557	..	1743	14
Wood Green	1505	4623	3588	284	4388	2300	992	695	262
	10470	29190	18516	1948	22790	20678	2877	8422	4083
Supply Associations:—									
Canteen & Mess (London).	235	9763	..	..	..	..	..	..	22
<i>a</i> Civil Service (Haymarket).	10544	100000	63037	48000	121414	124167	..	10539	4446
" Supply Assoc.	62477	355348	31043	95000	205906	322654	..	97884	10514
New Civil Service (London)	5125	37213	7317	..	23958	24016	..	..	2531
	88851	531514	119913	144948	374068	491515	2877	116845	21524
Special Society:—									
London Cab Drivers	229	1209	..	143	200	829	..	342	444
	89080	532723	119913	145091	374268	492344	2877	117187	21968
Agricultural and Dairy:—									
Eastern Counties Dairy Farmers (London)	52	520	..	78	49	5	..	..	2020
	89132	533243	119913	145169	374317	492349	2877	117187	23988
Productive Societies:—									
London Bass Dressers	80	724	270	640	..	768	..	1093	879
" Bookbinders	80	400	..	11	112	118	..	..	120
<i>b</i> " British Bone Brush Manufacturers	54	104	307	..	69	50	..	18	..
" Clothiers	102	365	..	37	..	32	..	349	88

* Not commenced business at end of 1903.

SECTION.

BEDFORD, BERKS, BUCKS, CAMBRIDGE, DORSET, ESSEX, HANTS, HERTS, NORFOLK, SUFFOLK, SUSSEX, and WILTS, for 1903, Conference Districts.

from the Registrar's Return for 1902. c These societies have not made a return either to the Registrar.

No of Employees on Dec. 31st.			EXPENSES.			Interest on Share Capital.	Sales during the Year.	PROFIT.				
			Salaries and Wages.	Depre- ciation.	Net Profit.			Aver- age Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
Distri- butive.	Pro- ductive.	Co-operative Union.				Educa- tional Pur- poses.	Char- itable Pur- poses.					
			£	£	£	£	£	£	£	£ s. d.	£	£
1	3	..	310	..	..	9759	145	..	..	7 0 6	14	5
2	5	..	248	6	..	2105	..	..	..	1 18 4	..	..
3	2	..	119	7	..	1686	53	..	..	1 3 0	6	..
4	2	11	136	..	..	2199	..	..	..	0 10 6	..	..
5	3	..	131	22	22	4060	364	1 8	20	1 1 0	..	..
6	..	..	..	..	..	..	..	..	..	..	..	..
7	..	..	..	..	..	18508	483	..	..	..	..	..
8	2	..	..	6	2	1712	15	0 3	..	0 12 0	..	..
9	10	..	636	81	129	8177	406	1 2	..	3 13 8	12	1
10	5	1	261	26	28	3651	48	0 4	..	2 19 8	..	..
11	2	..	104	4	8	1123	42	0 4½	1	..	..	..
12	1	..	169	5	1	1071	89	..	..	3 6 8	..	4
13	..	..	2	..	..	75	5	1 0	..	..	..	..
14	2	..	110	8	5	1385	17	..	..	1 1 10	..	..
15	6	..	329	71	76	4688	206	1 0	8	1 4 8	4	..
16	7	..	1270	101	102	29694	1810	1 6½	..	..	..	..
17	28	7	1555	280	204	30723	2819	1 7¼	..	10 1 8	31	4
18	41	11	2181	337	275	41133	2231	1 0	115	8 6 8	56	12
19	16	..	817	53	42	13758	964	1 3	45	4 5 8	18	3
20	6	..	381	17	80	7185	722	1 10	15	2 6 6	25	4
21	37	6	1842	366	216	18566	1009	0 7	55	8 6 8	20	2
22	178	36	10601	1390	1190	201253	11428	..	259	57 19 0	186	35
	..	..	..	..	..	245034	..	..	..	5 5 0	..	..
	550	20	34648	1261	1922	406761	9365	1 0	..	..	..	66
	1459	77	117686	7524	42524	1723267	46965	..	..	46 11 0	..	106
	154	..	7361	..	..	84414	..	..	..	..	..	..
26	2341	133	170296	10175	45636	2660729	67758	..	259	109 15 0	186	207
	9	..	762	171	54	7779	291	1 0	10	1 9 6	..	..
	2350	133	171058	10346	45690	2668508	68049	..	269	111 4 6	186	207
27	..	3	330	5	20	19952	450	..	..	0 8 4	..	5
	2350	136	171388	10351	45710	2688460	68499	..	269	111 12 10	186	212
28	..	19	1410	..	50	5382	622	..	247	0 14 0	16	..
29	..	7	405	11	..	807	58	..	..	0 13 4	3	..
30	..	..	..	..	..	627	..	..	..	..	..	..
31	..	2	160	6	21	1197	102	0 9	8	..	..	..

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.			
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments. House Prop- erty.	All other Invest- ments.	Owing to the Society for Goods.
NORTH METRO. DIS.—Con. Productive Societies:—		£	£	£	£	£	£	£	£
b London Electrol. Engineers	34	162	11	..	..	24	..	39	32
b " General Builders..	670	1383	8268	..	3434	2206	..	4037	33
b " Hamilton Shirt ..	7	..	..	..	..	..	..	9	34
" Mosaic Workers ..	96	480	140	..	..	..	..	..	35
" Typewriters	29	193	..	..	84	58	..	11	39
Total	90284	537054	128909	145857	378016	495605	2577	122743	25114
No. 2—SOUTH METROPOLITAN DISTRICT—									
Addington	17	95	..	193	..	121	..	162	14
Battersea and Wandsworth	728	6475	2516	348	6088	1805	..	923	435
b Bexley Heath	54	107	291	..	81	142	..	224	2
Brixton Result	274	736	..	..	60	209	..	422	4
Bromley	2582	25345	4782	1027	13020	7989	8547	2795	1306
b Crays (St. Mary Cray)	476	4259	2464	..	2361	2406	..	3062	6
Crocken Hill	98	234	33	347	15	517	..	249	170
Croydon	804	1569	88	127	225	904	..	1029	7
a East Greenwich	270	954	480	..	1268	174	..	..	10
Norwood Co-operators	303	1368	211	3	406	507	393	720	94
Penge and Beckenham	1151	7040	4550	287	7918	3678	..	835	152
* St. Andrews (Peckham) ..	..	..	..	..	..	..	..	..	12
Sevenoaks	753	4938	1439	268	4823	1894	..	564	243
South London General	248	293	..	2	171	266	..	28	23
Woolwich (Royal Arsenal).	21788	325050	23831	18917	100138	63741	130369	17975	844
Supply Association:— Agricultural and Horticul- tural (London)	3116	10020	35827	6845	31533	15675	..	1457	12373
Special Society:— Norwood Gardeners	83	54	..	13	..	..	..	99	..
Productive Societies:— Co-operative Builders (Camberwell)	125	368	..	3231	228	552	..	802	2737
a Greenwich Bread and Flour	97	938	..	34	692	39	213	..	49
London General Engineers	98	349	277	..	248	92	..	..	107
b London and County B'lders	8	14	43	..	..	..	..	130	..
Total	33073	390206	76832	31642	169275	100801	139522	31476	18557
No. 3 EAST METROPOLITAN DISTRICT—									
Brentwood	398	2166	1263	25	2372	787	..	403	65
Clapton Park (London)	255	301	30	..	49	183	..	80	..
Edmonton	1732	4881	4144	450	6760	3557	..	529	325
Enfield Highway	1560	14290	1160	364	8245	6535	5922	1216	701
" Town	776	4683	2909	31	5770	2479	..	561	..
Epping	267	1182	466	84	746	704	..	392	14
b Gothic (Edmonton)	83	74	227	..	..	184	..	139	..
Grays	3558	38857	1889	1042	26634	13251	423	8825	557
Hoddesdon	118	726	..	160	5	323	..	675	63
Laindon Hills & Laindon ..	66	283	..	..	50	153	..	35	29
Southend	355	973	31	..	219	428	..	304	147
South Tottenham	85	80	274	..	345	101	..	..	11
Stratford	12914	150666	2084	1979	58117	30786	48849	37597	..
* William Morris (Waltham- stow) .....	..	..	..	..	..	..	..	..	14
Total	22167	228112	14477	4135	109312	59471	55194	50756	1901

* Not commenced business at end of 1903.

	No. of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sale during the Year.	PROFIT.					
	Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
										Co-operative Union.	Educational Purposes.	Charitable Purposes.
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
32	..	..	..	..	..	77	..	..	..	..	..	..
33	..	..	..	..	..	10041	..	..	..	..	..	..
34	..	..	..	..	..	688	..	..	..	..	..	..
35	..	..	..	..	..	..	..	..	..	0 10 0	..	..
36	..	4	214	8	..	409	4	..	..	0 5 0	..	..
	2350	168	173577	10376	45781	2707688	692 5	..	524	113 15 2	205	249
1	2	..	54	..	5	1146	75	1 0	34	0 2 10	..	..
2	25	7	1462	..	..	13482	1906	..	..	5 16 4	..	..
3	..	..	..	..	..	1122	29	..	..	..	..	..
4	4	..	189	9	28	3076	107	0 9 4	6	..	..	1
5	63	9	3718	727	1178	60499	7153	1 8 4	134	15 4 6	170	31
6	..	..	..	..	..	10806	8 0	..	..	3 19 8	19	..
7	3	..	191	4	10	3574	189	1 3	..	0 15 6	9	1
8	11	2	757	57	55	8134	510	1 0	25	5 4 6	19	11
9	6	..	263	12	42	3099	178	1 0	6	2 5 0	..	..
10	4	..	225	31	62	4008	203	0 10	9	2 5 0	3	..
11	20	4	1311	186	291	19459	1758	1 5	97	8 6 8	36	22
12	..	..	..	..	..	..	..	..	..	..	..	..
13	21	4	1021	160	84	16185	1557	1 8	72	5 9 0	38	5
14	4	..	302	14	12	3887	308	1 6	20	..	7	2
15	513	309	28162	6220	15024	396207	56595	1 8	2763	50 0 0	865	123
	676	335	37655	7420	16791	544674	71368	..	3166	99 9 0	1166	196
16	..	130	5910	1531	..	52379	2689	..	..	8 6 8	..	..
	676	465	43565	8951	16791	597053	74057	..	3166	107 15 8	1166	196
17	..	..	7	..	2	52	..	..	..	..	..	..
	676	465	43572	8951	16798	597105	74057	..	3166	107 15 8	1166	196
18	..	28	4922	105	26	10644	740	..	394	1 0 10	30	8
19	..	3	252	..	..	1524	107	1 0	..	..	..	..
20	..	3	289	27	..	447	..	..	..	0 10 0	..	..
21	..	..	..	..	..	445	50	..	..	..	..	..
	676	499	49035	9083	16819	610165	74954	..	3560	109 6 6	1196	204
1	6	2	357	107	93	6768	591	1 4	29	3 1 6	19	6
2	3	..	160	..	10	2286	71	0 6	2	2 0 6	3	..
3	47	8	2053	360	261	28062	2216	1 2	..	8 6 8	60	5
4	49	7	3069	363	627	35818	3383	1 6	..	8 6 8	59	..
5	15	3	984	156	196	12697	1157	0 11 4	..	6 3 4	13	10
6	6	..	292	85	47	4111	221	0 10	5	2 3 6	5	..
7	..	..	..	..	..	1064	62	..	..	..	..	..
8	131	37	6960	1310	1372	113375	14185	2 0	144	22 0 0	157	115
9	3	..	168	19	32	3136	297	2 0	..	0 18 10	..	..
10	2	..	215	1	..	1948	..	..	..	..	..	..
11	4	6	341	27	39	5508	16	..	..	1 1 0	..	..
12	2	..	105	..	..	655	29	1 0	..	..	..	..
13	441	74	24033	3718	6755	315003	37909	1 10 3	..	40 0 0	348	82
14	..	..	..	..	..	..	..	..	..	..	..	..
	709	137	38737	6146	9432	529831	60137	..	180	94 2 0	664	218

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 4—SURREY DISTRICT—										
Addlestone	512	£ 1592	£ 753	£ ..	£ 1835	£ 637	£ ..	£ 157	£ 67	1
Caterham	167	965	2474	58	2990	426	..	138	46	2
*Cobham .....	..	108	..	4	..	..	..	112	..	3
Epsom	590	5225	8516	254	2790	1413	9535	650	141	4
*Feltham	58	76	..	..	..	..	..	57	..	5
Godalming	797	4385	..	151	2234	1708	..	1774	92	6
Gomshall	320	2158	284	89	885	849	698	1023	55	7
Guildford	1120	9676	5119	1171	5085	3925	7222	1673	294	8
Hampton & New Hampton.	297	2716	534	250	1454	1140	..	642	208	9
Haslemere	247	404	..	16	153	362	..	..	..	10
Leatherhead	250	1371	1075	29	1818	302	..	420	9	11
aSouthall	478	993	1114	70	1597	570	..	430	195	12
Staines and Egham	1030	6116	262	318	2890	2800	..	1727	29	13
Surbiton and Long Ditton.	266	884	1089	15	1507	393	..	..	128	14
bSutton	324	970	1484	..	1609	575	..	337	..	15
Woking, Horsell, and Dist.	310	1541	834	5	1940	505	..	130	32	16
Yiewsley and West Drayton	254	727	961	..	1541	195	..	119	49	17
Productive Societies:	7020	39907	24499	2430	30328	15800	17455	9389	1345	
Haslemere Builders	49	1354	6786	81	3208	3717	..	1105	9751	18
bLondon Productive	158	1951	795	..	440	51	..	1689	..	91
Special Society:—	7227	43212	32080	2511	33976	19568	17455	12183	11096	
Farnham, Alton and Dis- tricts' Farmers' Hop- growers' Association....	51	240	..	..	..	..	..	..	..	20
Total	7278	49452	32080	2511	33976	19568	17455	12183	11096	
No. 5—BUCKS DISTRICT—										
Aylesbury	630	4266	3232	193	4318	1737	618	732	221	1
Berkhamstead	530	8029	5273	..	10199	1973	1704	698	237	2
Bletchley & Fenny Stratford	523	2856	1194	158	2306	1573	250	443	68	3
Buckingham	186	249	..	..	10	176	..	44	5	4
Chesham	673	3158	1048	200	3824	1130	..	404	32	5
Granboro'	38	26	..	..	..	72	..	..	..	6
Leighton Buzzard	602	5867	94	182	2530	1822	2035	317	..	7
Newport Pagnell	76	208	356	..	464	211	..	30	25	8
Stoney Stratford	445	6072	512	202	3631	1881	..	1385	152	9
aSwanbourne	59	105	..	20	..	153	..	35	..	10
Tring	897	13673	887	238	4645	2623	5582	1475	382	11
Wolverton	938	5482	4498	238	3582	2851	2879	1132	141	12
Agricultural Society:—	5597	49991	17094	1431	35509	16202	13068	6695	1263	
*Agriculturalist Co-opera- tive (Berkhamstead) ....	..	..	..	..	..	..	..	..	..	13
Productive Society:—	5597	49991	17094	1431	35509	16202	13068	6695	1263	
*Chesham Boot and Shoe ..	32	196	..	..	12	12	..	173	..	14
Total	5629	50187	17094	1431	35521	16214	13068	6868	1263	
No. 6—SHEERNESS DIST.										
Ashford	1175	7062	2890	322	4268	4553	1179	705	..	1
Canterbury	598	1468	13	18	140	571	..	543	251	2
Chatham	1821	8352	2316	686	6172	4523	..	1405	357	3
Cliffe-at-Hoo	420	2695	580	272	1232	2005	..	502	..	4
Dartford	874	2662	4323	465	4716	2373	..	921	171	5
Faversham	1300	19468	233	1092	6724	5146	6418	3771	665	6
Folkestone	2803	32069	8185	250	16131	11894	8049	3675	2045	7
Gravesend (Borough of) ..	1954	14398	2358	2	10396	6149	..	1764	247	8

Not commenced business at end of 1903.

No of Employers on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.						
			Salaries and Wages.	Depre- ciation.			Net Profit.	Aver- age Divi- dend per £.	Am't Paid as Bonus on Wages	Subscriptions.			
										Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses.	
Distri- butive.	Pro- ductive.												
1	7	2	£ 448	£ 80	£ 57	£ 7239	£ 482	s. d. 0 10	£ 8	£ s. d. 3 15 0	£ 4	£ 3	
2	1	1	100	8	..	1995	..	..	..	..	..	..
3	..	..	..	..	..	..	..	..	..	..	..	..
4	12	2	921	77	245	10524	1039	1 2	56	4 12 4	19	18	
5	..	..	..	..	..	..	..	..	..	..	..	..
6	15	3	1074	160	184	14861	1754	2 14	100	6 3 6	25	15	
7	7	3	392	63	93	7745	558	1 2	..	2 13 4	10	13	
8	35	5	1891	306	428	29071	3614	2 0	199	8 6 8	95	17	
9	9	3	437	65	117	7594	588	1 3	37	2 6 0	12	6	
10	4	..	182	16	12	2702	212	1 6	2	..	3	..	
11	3	2	341	74	55	3311	113	0 7½	..	2 0 0	3	..	
12	5	2	425	65	40	5407	465	1 3	..	3 6 8	8	5	
13	29	4	1746	278	262	19836	1780	1 4½	88	7 18 11	39	12	
14	3	2	419	88	37	4229	114	0 7	..	2 4 0	..	..
15	..	..	..	..	..	3267	155	..	..	2 16 0	..	..
16	5	2	357	76	50	4727	318	1 0	16	2 2 10	22	..	
17	3	..	214	38	35	2576	..	..	..	2 2 2	1	..
18	133	31	8947	1394	1615	125084	11187	..	506	50 7 5	241	89	
	..	106	13117	166	610	35395	1335	..	368	..	89	169	
	..	..	..	..	..	1262	..	..	..	..	..	..
20	138	137	22064	1560	2225	161741	12522	..	874	50 7 5	330	258	
	..	..	..	..	..	1593	..	..	..	..	..	..
	138	137	22064	1560	2225	162334	12522	..	874	50 7 5	330	258	
1	12	2	680	168	187	11385	1451	1 5½	..	4 11 8	24	6	
2	11	7	1452	212	439	16379	727	1 0	17	4 6 0	23	1	
3	12	3	707	92	123	11027	845	1 3½	..	4 4 6	30	3	
4	3	..	136	4	7	2016	24	0 6	..	..	..	..
5	9	4	547	146	142	13230	1707	2 3	12	5 8 6	39	9	
6	1	..	33	10	..	545	43	1 6	..	..	..	..
7	8	3	576	116	119	10496	862	1 6	..	..	..	..
8	2	2	100	9	10	1954	74	1 0	..	0 12 10	..	..
9	9	2	684	101	278	10334	1063	1 8	..	3 12 4	20	8	
10	..	..	62	3	5	862	66	1 6	2	..	..	2
11	22	3	1189	17	511	17811	896	1 2½	..	7 2 0	8	24	
12	18	4	1215	203	246	16312	1533	1 6	..	7 16 0	27	2	
13	107	30	7381	1261	2067	112351	9291	..	31	37 13 10	171	55	
	
	107	30	7381	1261	2067	112351	9291	..	31	37 13 10	171	55	
14	..	..	..	..	..	..	..	..	..	..	..	..
	107	30	7381	1261	2067	112351	9291	..	31	37 13 10	171	55	
1	27	1	1523	163	334	20577	1789	1 4½	87	8 8 0	37	10	
2	4	1	307	7	14	9002	15	..	..	..	..	..
3	32	7	1892	210	376	34503	3586	1 9½	..	10 0 0	85	15	
4	8	3	602	66	114	10201	830	1 4	12	3 8 8	25	3	
5	17	4	1139	300	112	18781	1516	1 6	..	6 14 10	35	8	
6	36	8	2026	530	742	36803	4931	2 0	..	10 9 11	41	66	
7	69	..	3757	406	1422	57129	5936	1 9	..	12 0 0	..	12	
8	56	6	2470	441	678	40747	2357	0 9	12	8 6 8	22	..	

: Three months' trade only.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
		£	£	£	£	£	£	£	£	
SHEERNESS DISTRICT--con.										
Greenstreet	398	5397	154	524	1272	1997	850	3600	..	9
Maidstone	160	159	51	..	68	169	..	238	57	10
Margate	115	148	..	..	53	26	..	38	32	11
New Brompton	4285	31943	7789	1669	25309	16626	1000	8706	1632	12
Rainham	403	4706	432	103	2341	2247	..	1032	26	13
Ramsgate	443	2082	405	50	1384	702	..	420	178	14
River (Dover)	3350	36881	1227	1150	18418	11173	3057	7703	1051	15
Rochester	2338	17157	1399	1707	16724	7239	..	4251	401	16
St. Peter's Thrift (Tun- bridge Wells)	32	57	4	17	..	38	..	45	..	17
Sheerness	2116	25454	1841	1351	12465	10766	..	7815	1393	18
" Economical	1886	20520	2790	625	15387	5103	4400	1705	397	19
Sittingbourne	2221	32905	4951	1972	17535	9406	5598	12195	318	20
South Darenth	131	583	702	..	741	440	..	260	..	21
Tonbridge	219	647	125	13	266	298	..	..	85	22
Tonbridge Wells	283	439	732	43	709	389	..	262	39	23
Walmer and Mongeham ..	372	2758	91	50	1418	781	350	1826	326	24
	29697	273010	43591	12381	157869	104559	30901	62782	9671	
Special Society										
Thames and Medway Barge- owning and Carrying (New Brompton)	55	1815	2929	1	4791	2	..	..	33	25
	29752	274825	46520	12382	162660	104561	30901	62782	9704	
Productive Societies:—										
Alfred Joint Stock (Ashford)	288	1664	650	110	2324	362	..	57	211	26
Co-op'rative Photographers (Strood)	25	97	..	1	..	109	..	11	..	27
Medway Ship, Barge and Yacht Building (New Brompton)	138	1066	1468	157	536	189	..	1448	5	28
Total	30203	277652	48638	12650	165520	105221	30901	64298	9920	
No. 7.—LEWES DISTRICT										
a Andover	486	1138	15	55	295	1042	..	78	23	1
Arundel	466	3951	66	427	2105	1655	..	422	301	2
Basingstoke	518	2192	499	146	2053	1017	..	301	108	3
Bognor	228	362	980	..	1119	221	..	45	..	4
Brighton	1960	5862	1671	150	3590	3460	..	1054	460	5
Cowes	1100	3994	3411	358	4551	2992	..	1086	409	6
Crawley and Ifield	233	658	603	52	620	450	..	326	67	7
East Grinstead	239	811	49	71	195	611	..	195	142	8
Eastleigh	543	1607	1830	150	1401	1396	860	..	38	9
" Mutual Fuel	428	121	231	39	233	20	..	26	106	10
b Forton Coal (Gosport) ..	1224	255	43	..	..	..	..	408	..	11
Haywards Heath	528	3649	738	220	2361	2596	..	..	..	12
Lewes	988	8257	546	396	2392	2184	3410	2020	..	13
b Newhaven	950	6804	4131	..	6113	3852	..	1489	..	14
Portsea Island (Portsmouth) ..	5821	52915	938	1351	26818	19532	3633	9960	1541	15
Reigate	1396	15585	13680	569	9280	5094	24563	1183	567	16
Shanklin Lake and Bran- stone	462	4691	1704	400	4091	1821	..	262	450	17
Southampton	1482	4208	1211	108	2910	2320	..	643	305	18
Winchester	375	1343	354	88	812	934	..	291	65	19
	18827	118403	32700	4580	71539	51197	32466	19689	4587	
Agricultural Society:—										
Battle Agricultural	17	100	..	..	..	..	..	..	..	20
	18844	118503	32700	4580	71539	51197	32466	19689	4587	

No. of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
Distributive.	Productive.		Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
9	8	4	528	122	202	11502	1726	3 0	27	3 9 4	33	9
10	3	1	177	10	4	2628	124	0 7	3	1 8 6	4	..
11	2	..	..	..	..	800	..	..	..	1 16 4	..	..
12	181	51	6482	1375	1602	107341	13308	2 1½	..	12 10 0	283	103
13	11	4	552	123	219	11492	1486	2 1	..	3 5 0	5	15
14	5	2	302	60	92	3887	201	0 6	..	3 14 8	7	..
15	83	22	5858	945	2126	492835	11269	2 0	..	26 18 4	137	82
16	72	5	3643	520	775	57687	5760	1 8½	..	8 6 8	128	29
17	3	..	17	..	3	479	11	0 7	..	..	..	..
18	77	15	3351	463	988	56512	6472	1 10	213	17 3 6	103	111
19	26	32	1525	264	443	31268	3874	1 11	48	15 16 8	54	44
20	72	25	2701	920	1196	83796	11160	2 6	..	10 0 0	199	39
21	..	..	..	..	..	3260	172	..	..	1 1 8	..	..
22	4	2	283	24	26	3598	151	0 10	..	1 13 2	3	..
23	6	1	289	25	13	5062	369	1 3	12	1 18 8	9	4
24	4	4	507	64	100	7278	706	1 11	..	3 2 0	25	4
756 198			39931	7038	11581	701168	77699	..	414	171 12 7	1235	554
25	..	10	593	60	90	1274	105	..	..	0 8 10	2	..
756 208			40524	7098	11671	702442	77804	..	414	172 1 5	1237	554
26	..	17	1168	..	124	9835	1649	3 4	..	..	..	35
27	..	2	90	..	5	256	11	0 11	..	0 5 0	1	..
28	..	10	322	22	41	1575	116	1 0	22	1 2 8	1	..
756 237			42104	7120	11841	714108	79580	..	436	173 9 1	1239	589
1	7	3	509	34	50	9058	605	1 4	31	4 8 0	15	..
2	9	2	738	150	184	9682	614	1 5½	41	3 15 0	16	6
3	14	5	816	160	109	15767	1062	1 4	..	3 17 8	26	3
4	3	..	..	14	..	3062	31	..	..	..	..	..
5	27	4	1400	181	252	20766	1730	1 2	83	10 0 8	25	..
6	25	10	1458	211	188	23950	3016	2 0	41	8 6 8	71	10
7	3	..	246	20	27	3682	235	1 1½	..	1 14 4	5	5
8	4	..	274	68	37	3844	225	1 0	..	1 19 6	6	3
9	9	3	712	76	72	8913	760	1 4	12	4 4 0	20	4
10	1	..	153	24	..	955	3	..	..	..	..	..
11	..	..	..	..	..	3151	31	..	..	..	..	..
12	8	..	489	75	156	7954	803	1 9	36	4 2 0	12	11
13	15	2	1119	116	311	16963	2276	2 1	84	7 11 0	48	17
14	..	..	..	..	..	25538	1612	..	..	7 19 0	36	..
15	130	44	6388	922	2212	110458	10827	1 6	439	10 10 0	219	24
16	48	..	2783	226	701	34590	2542	1 1	..	10 0 0	73	1
17	16	2	931	107	212	11321	575	0 9	..	3 13 1	9	8
18	27	3	1271	110	179	16002	1122	0 9½	..	11 4 8	21	4
19	5	4	334	127	53	6926	601	1 1½	7	2 13 5	12	8
351 82			19621	2621	4743	332582	28670	..	774	95 19 0	614	104
20	..	..	..	..	..	151	..	..	..	..	..	..
351 82			19621	2621	4743	332733	28670	..	774	95 19 0	614	104

† Five quarters' trade.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Land, Bldgs, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
LEWES DISTRICT— <i>con.</i> Special Society:— b Grayshott and District Refreshment Associat'n	84	2489	272	..	2740	53	..	2	..	21
Total	18928	120992	32972	4590	74279	51250	32466	19691	4587	
No. 8—WILTON DISTRICT— Bradford-on-Avon	596	4700	1100	188	1594	2199	120	2533	535	1
Calne	110	153	..	..	30	116	..	84	11	2
b Childe Okeford	172	350	95	..	..	333	..	329	..	3
Chippenharn	751	2152	926	139	1207	1826	..	619	457	4
Devizes	288	1148	84	50	1012	375	..	10	22	5
Mere and District	231	763	300	152	660	499	..	360	113	6
Parkstones & Heatherlands	624	831	789	87	10 9	1030	..	258	57	7
Portland	164	283	..	..	..	269	..	28	..	8
Salisbury	1146	5658	1937	217	4781	2987	..	688	190	9
Trowbridge	2208	15671	988	1165	9008	4740	1743	3773	1025	10
Warminster	414	1862	577	197	604	850	590	1251	318	11
Weymouth	658	2800	1304	508	3525	1494	..	546	331	12
Wilton Sidney Herbert	236	2447	..	206	1202	600	..	553	123	13
Total	7598	38818	8100	2909	24652	17318	2453	10332	3182	
No. 9—OXFORD DISTRICT Aldermaston	93	649	7	21	162	435	..	142	39	1
Banbury	2863	52462	4864	473	30464	15092	7283	6386	2407	2
Chipping Norton	1315	16115	1287	513	3497	3433	47	3286	986	3
High Wycombe	428	1666	49	71	312	699	..	943	69	4
Kingshill—New Swindon	516	855	80	402	1005	314	..	678	76	5
a Long Wittenham	39	616	549	..	744	302	..	118	109	6
Maidenhead	658	3315	2978	31	5597	675	200	..	..	7
a Middleton Stoney	103	831	..	30	50	479	..	379	34	8
New Swindon Industrial	904	2673	798	40	1734	1537	67	607	163	9
b Provident	1754	3608	..	..	2612	432	..	1406	..	10
Oxford	4082	44706	3799	1585	18114	13174	10796	7719	1128	11
Reading	7664	110217	3730	305	40678	18298	47530	13245	2503	12
a Shirburn	45	60	..	..	..	120	..	..	..	13
Slough	1017	6448	425	333	4367	2593	..	571	15	14
Steeple Aston	236	2767	108	224	793	953	555	625	367	15
Sunningdale	120	272	40	11	73	200	..	95	15	16
Windsor	856	3424	658	254	2810	1260	..	1053	146	17
Yattendon	107	498	50	62	22	327	..	382	..	18
Total	22800	251212	19422	4355	113634	60329	66478	37695	8057	
Productive Society:— Oxford Builders	55	402	334	19	152	299	..	47	324	19
Total	22855	251614	19756	4374	113786	60628	66478	37742	8381	
No. 10—CAMBRIDGE DIST.— Bishops Stortford	640	2082	224	208	1485	980	..	1279	41	1
b Burwell	286	966	174	..	536	574	..	268	..	2
Cambridge	3231	20914	6876	1121	16884	9645	917	3122	515	3
Chatteris	147	314	..	26	39	210	..	203	35	4
Ely (City of)	396	1732	663	146	1487	778	..	523	..	5
Newmarket	514	2844	144	66	3002	1189	..	301	..	6
* Royston	240	180	100	..	..	..	..	..	..	7
Saffron Walden	249	408	..	22	114	221	..	52	16	8

* Not commenced trade at end of 1903.

	No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
	Distributive.	Pro-ductive.	Salaries and Wages.	Depre-ciation.			Net Profit.	Aver-age Divi-dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
										Co-operative Union.	Educa-tional Pur-poses.	Chari-table Pur-poses
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
21	..	..	..	..	..	1375	37	..	..	..	..	..
	351	82	19621	2621	4743	334108	28707	..	774	95 19 0	614	104
1	12	..	450	40	168	8185	916	1 5	..	4 16 8	16	25
2	2	..	29	1	..	4336	5	..	..	..	..	..
3	..	..	..	..	..	2709	106	..	..	..	..	..
4	16	4	681	72	88	14695	966	1 4	..	5 18 6	..	..
5	3	2	132	79	30	3457	305	1 1	..	2 7 6	14	2
6	6	..	264	11	5	5365	228	1 3	..	1 15 0	4	..
7	12	..	521	35	26	7988	809	1 4	1	2 13 6	6	2
8	3	..	110	6	9	1896	96	0 11	..	..	..	..
9	20	6	1078	241	236	19167	1514	1 4	51	8 7 10	31	5
10	52	12	2195	475	494	47571	4100	1 11	..	8 6 8	46	66
11	8	..	339	88	61	8702	823	1 8	..	2 19 6	21	3
12	20	..	1064	87	110	12690	920	1 8	..	4 17 9	16	..
13	5	..	185	35	108	3778	404	1 8	32	1 15 0	1	6
	159	24	7048	1170	1335	136539	11192	..	84	43 17 11	155	116
1	4	..	184	12	28	3628	381	2 0	2	..	..	..
2	87	32	4429	948	2319	80672	7525	1 10	..	16 0 0	130	49
3	32	13	1739	221	737	33455	4422	2 4	..	10 0 0	20	53
4	7	2	443	105	69	6722	477	1 2	24	2 19 6	10	..
5	3	3	261	20	42	4073	706	3 6	7	..	..	6
6	2	..	79	5	24	1725	58	0 10	..	..	..	..
7	12	3	583	148	112	10241	663	1 0	18	3 15 0	43	..
8	2	..	121	27	37	2196	168	1 8	7	0 17 2	..	..
9	11	3	493	103	123	9441	816	1 4	19	4 4 0	22	..
10	..	..	..	..	..	12787	2657	..	..	..	..	..
11	97	23	6333	1141	1912	97293	14218	2 0	..	10 0 0	234	46
12	122	24	7134	997	5072	121898	15829	1 7	638	22 1 0	275	72
13	1	..	43	..	3	689	38	1 7	..	..	..	..
14	23	5	1500	231	271	18040	2018	1 10	94	7 2 6	45	26
15	3	2	215	27	135	5265	471	1 3	..	1 19 2	4	2
16	3	..	143	14	12	2039	86	0 10	..	0 16 8	1	..
17	16	4	799	158	132	14936	2027	2 0	..	6 5 0	48	11
18	1	1	95	2	23	2204	144	2 0	9	..	..	..
	426	115	24594	4159	11051	427304	52704	..	818	86 0 0	832	265
19	..	13	964	11	20	1772	57	..	15	0 10 0	2	2
	426	128	25558	4170	11071	429076	52761	..	833	86 10 0	834	267
1	13	3	524	72	75	8956	820	1 6	..	4 3 11	33	3
2	..	..	..	..	..	4935	558	..	..	..	..	..
3	89	6	4255	746	750	62955	6600	1 9	72	10 0 0	72	74
4	3	..	156	4	12	2046	207	1 1	..	1 0 0	..	..
5	6	2	258	30	105	4849	547	1 6	..	3 4 2	8	4
6	16	4	789	102	118	9255	616	1 6	..	3 15 0	22	8
7	..	..	..	..	..	..	..	..	..	..	..	..
8	4	2	149	18	12	3019	196	1 1	1	1 17 2	..	4

† Four months' trade only.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Land, Bldings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
CAMBRIDGE DISTRICT— <i>con.</i>		£	£	£	£	£	£	£	£	
Sawston	798	7554	33	499	1872	3040	699	2862	..	9
Soham	138	334	..	2	..	342	..	150	..	10
Whittlesford	100	665	215	41	460	360	..	93	..	11
Willingham	92	196	..	28	15	214	..	48	50	12
Total	6831	38189	8429	2159	25894	17553	1616	8901	657	
No. 11—BEDFORD DISTRICT—										
Arlesey	450	4753	350	345	1732	673	1390	2321	71	1
Bedford Progressive	231	187	36	6	73	186	..	86	26	2
Biggleswade	395	827	301	128	219	524	160	236	137	3
Hitchin United	285	1012	841	88	1070	804	..	238	55	4
Luton	1192	5613	587	236	4167	1454	400	721	69	5
Olney	78	105	..	..	4	83	..	61	38	6
Ravenstone	58	217	..	56	5	117	..	183	..	7
St. Albans	314	286	..	..	..	246	..	..	18	8
St. Neots	289	821	941	..	740	595	..	489	..	9
Sharnbrook	69	448	644	..	660	143	..	152	..	10
Silsoe	323	1135	48	80	194	1046	..	413	..	11
Woburn Sands	207	223	60	..	46	220	..	53	..	12
	3891	15627	3808	939	8919	6091	1940	5013	414	
Productive Societies:—										
Bedford Leather Manufctg.	8	10	193	..	233	69	..	..	..	13
*Garden City Press(Hitchin)	10	245	..	..	..	..	..	..	..	14
Total	3909	15882	4001	939	9152	6160	1940	5013	414	
No. 12—NORWICH DISTRICT										
Attleboro'	68	171	..	4	..	167	..	42	6	1
Beccles	965	6106	5156	170	4087	5500	1193	1203	335	2
Brandon	212	927	900	86	1160	873	..	212	..	3
Bury St. Edmunds	856	3593	108	144	1659	1153	..	1062	246	4
Colkirk	65	269	..	100	21	211	..	129	8	5
Cromer	273	879	..	6	217	571	..	186	198	6
Diss	203	467	23	28	83	431	..	118	..	7
Fakenham	163	418	..	12	66	342	..	70	..	8
Finborough	29	214	46	..	29	225	..	50	..	9
Great Yarmouth	418	1236	990	95	1681	825	..	195	155	10
Lakenheath	148	447	..	119	..	375	..	..	..	11
Lowestoft	1167	6619	1880	175	5409	3026	800	815	176	12
Melton Constable	200	853	420	27	501	608	235	186	80	13
Norwich	6719	59356	3919	1530	33212	20799	2494	14321	..	14
Sheringham	367	1151	200	35	400	911	..	452	..	15
Swaffham	248	1026	439	90	570	754	51	293	32	16
Thetford	1384	7046	..	422	1946	4009	..	3260	..	17
Wymondham	258	1122	560	11	1121	1133	..	..	72	18
	13743	91950	14641	3054	52162	41913	4773	22594	1248	
Agricultural Society:										
Bungay Farmers (Alburgh)	28	84	..	..	..	..	..	..	..	19
	13771	92034	14641	3054	52162	41913	4773	22594	1248	
Productive Society:—										
Norwich Boot and Shoe ..	184	474	61	50	83	569	..	..	113	20
Total	13955	92508	14702	3104	52245	42482	4773	22594	1361	

* Not commenced business at end of 1903.

No of Employees on Dec. 31st.			EXPENSES.		Intercht on Share Capital.	Sales during the Year.	PROFIT.							
Distributive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.	Net Profit.			Average Divid- end per £.	Am't Paid as Bonus on Wages.	Subscriptions.			Char- itable Pur- poses		
					Co-operative Union.	Educa- tional Pur- poses.								
			£	£	£	£	£	s. d.	£	£ s. d.	£	£		
9	17	3	804	92	260	14979	1730	2 0	..	6 7 6	22	10		
10	4	..	101	5	16	2707	156	1 6	..	1 1 4	..	..
11	2	..	126	16	32	1258	3	0 13	..	0 18 0	..	..
12	3	..	110	..	8	2050	110	1 12	4	..	..	..
			157	20	7272	1085	1388	117009	11543	..	76	32 7 1	157	103
1	6	4	258	66	206	10828	1396	2 31	36	3 15 0	..	6		
2	4	2	185	14	5	3656	194	1 0	..	1 12 8	4	..		
3	5	2	233	41	37	4216	365	1 6	..	3 5 10	..	..
4	4	2	306	57	51	4133	249	1 2	10	1 18 4	..	3		
5	20	3	973	261	229	16895	1648	1 6	22	8 0 0	32	1		
6	..	..	77	2	4	1025	43	0 10	..	0 13 0	..	..
7	1	..	64	..	9	1080	119	2 4	..	0 10 2	..	..
8	4	..	214	4	7	2950	25	0 31	..	..	1	..
9	..	..	..	..	..	3912	169	..	..	..	..	..
10	..	..	..	..	..	827	12	..	..	0 12 0	..	..
11	3	3	164	27	55	3900	385	1 7	..	2 13 8	5	7		
12	3	..	115	20	6	1871	96	1 0	..	1 1 4	..	..
			50	16	2589	492	609	55293	4701	..	68	24 2 0	42	17
13	..	7	454	24	..	764	..	..	..	0 1 4	..	..
14	..	..	..	..	..	..	..	..	..	..	..	..
			50	23	3043	516	609	56057	4701	..	68	24 3 4	42	17
1	1	..	27	2	6	817	54	1 4	..	..	..	..
2	29	..	1204	158	272	21536	2874	2 0	..	7 5 4	46	17		
3	4	..	191	4	40	3951	526	3 0	..	1 15 4	..	..
4	9	2	462	50	118	11128	1459	2 4	..	..	..	1
5	2	..	75	8	12	1106	133	2 0	5	0 10 0	..	..
6	9	1	287	10	32	4591	327	1 6	..	2 3 4	..	..
7	4	..	129	6	18	2967	325	1 11	..	1 8 4	..	..
8	3	..	138	16	14	2355	156	1 43	2	1 5 10	..	..
9	..	..	..	..	..	1126	96	..	..	..	..	..
10	6	3	420	100	52	6023	470	1 4	..	2 17 8	..	..
11	3	..	138	..	19	3064	666	2 6	..	1 5 0	..	2		
12	10	4	1517	166	236	23163	2787	1 11	50	8 4 7	50	14		
13	4	..	191	2	39	2968	102	0 4	..	1 13 4	2	..		
14	230	23	9483	1999	2927	172957	21935	2 0	1054	14 0 0	475	131		
15	6	..	267	94	45	5365	596	2 0	14	2 17 8	14	1		
16	4	..	219	88	46	3722	454	1 8	6	1 19 4	..	1		
17	32	2	1560	139	345	34923	7996	4 63	..	11 18 0	..	78		
18	6	..	231	40	51	4275	277	1 3	10	1 18 0	5	5		
			362	35	16539	2882	4272	306937	41233	..	1141	61 1 9	592	250
19	..	..	..	..	..	..	..	..	..	..	..	..
			362	35	16539	2882	4272	306937	41233	..	1141	61 1 9	592	250
20	..	15	625	9	20	2210	60	0 8	3	1 10 0	..	..
			362	50	17164	2891	4292	309147	41293	..	1144	62 11 9	592	250

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
No. 13—COLCHESTER DIST.—										
Braintree and West Essex.	1097	6584	864	467	2919	2008	1159	2205	965	1
Chelmsford	2388	20736	734	966	11037	8549	2537	1288	260	2
Clacton-on-Sea	126	128	..	..	..	98	..	..	..	3
Coggeshall	257	743	608	25	805	398	..	116	125	4
Colchester and East Essex.	5850	61254	2109	4628	21374	15184	30892	7223	..	5
Earls Colne	231	2165	918	260	991	313	357	1985	..	6
Halstead	1104	14616	2476	965	5494	2207	6094	5466	401	7
Harwich, Dovercourt, and										
Parkeston	1196	12329	7544	520	9677	7663	..	1223	1025	8
Haverhill	1170	6523	7558	770	6612	4503	2653	513	511	9
Ipswich	5427	45550	4098	3456	28197	16532	3933	9541	226	10
bLavenham	136	137	162	..	28	218	..	140	..	11
Leiston	570	9831	12	264	2704	2817	3133	1385	76	12
Maldon and Heybridge	753	3950	629	280	1474	2139	..	1611	318	13
Stowmarket	669	2145	2095	526	3187	1190	100	846	..	14
Sudbury	79	82	..	..	..	136	..	..	..	15
Terling	143	942	551	203	30	157	..	1362	..	16
Tiptree	500	4050	..	144	3723	1199	..	890	362	17
Tollesbury	124	287	138	2	..	368	..	19	51	18
Walton	320	2507	858	117	1801	1361	..	344	168	19
Wickham Market	370	2456	..	178	1459	882	..	427	9	20
Witham	334	2977	..	284	1006	679	855	745	82	21
Woodbridge	253	824	25	76	295	603	..	329	..	22
	23097	200816	31379	14131	102813	69204	51713	37598	3979	
Agricultural and Dairy:—										
Assington Farming	281	2312	1397	..	268	1676	..	30	28	23
Framlingham Agricultural	114	304	..	..	..	21	..	213	316	24
Total	23492	203432	32776	14131	103081	70901	51713	37841	4323	

No of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.						
			Salaries and Wages.	Depre- ciation.			Net Profit.	Aver- age Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
Distri- butive.	Pro- ductive.	Co-operative Union.			Educa- tional Pur- poses.	Chari- table Pur- poses.							
			£	£	£	£	£	s. d.	£	£	s. d.	£	£
1	22	4	1522	133	264	21527	2590	1 7	..	8 7 0	..	7	7
2	56	9	2940	466	942	48298	5554	1 11½	..	18 6 8	..	68	68
3	2	..	72	4	..	1023	24	..	..	..	..	..	..
4	6	..	226	11	23	3727	300	2 0	..	..	..	..	..
5	201	60	8698	910	2360	135799	15775	2 1	..	46 0 0	375	108	108
6	3	..	151	33	262	3974	496	2 6	..	..	7	..	..
7	24	8	1462	254	482	21257	2328	2 0	..	8 13 0	58	65	65
8	88	9	4129	694	591	48216	5301	1 6	..	8 13 4	..	91	91
9	30	14	2181	380	900	33585	3705	2 2	..	9 10 0	45	36	36
10	131	22	7037	843	1680	116272	14246	2 0½	..	25 0 0	314	118	118
11	..	..	..	..	..	1598	155	..	..	..	..	..	..
12	10	..	498	85	314	11875	1875	2 8	..	4 9 10	..	9	9
13	17	4	809	97	131	14431	1609	2 0	45	6 2 0	39	38	38
14	11	2	620	295	61	10196	1164	1 8	13	4 19 6	27	5	5
15	2	..	73	1	1	1278	98	1 0	..	..	..	..	..
16	2	..	111	5	33	2466	186	1 7	4	..	..	..	1
17	10	3	454	56	176	12667	1409	2 0	..	3 16 0	3	3	3
18	2	..	106	..	..	1366	..	..	..	0 19 8	1	..	..
19	5	3	377	56	115	5942	312	0 11	..	3 0 4	..	..	..
20	5	..	263	41	111	5433	665	1 11	..	2 15 0	2	5	5
21	5	3	409	83	131	6112	828	2 0	9	1 19 7	18	4	4
22	3	..	220	9	35	4224	138	2 6	..	..	..	..	..
	635	141	32358	4456	8012	511271	58758	..	71	152 11 11	889	558	558
23	..	10	385	13	..	952	2	..	..	..	..	..	..
24	..	2	29	..	..	1181	29	..	..	..	..	..	..
	635	153	32772	4469	8012	513404	58789	..	71	152 11 11	889	558	558

SOUTH-WESTERNRETURN OF TRADE, &c., of Co-operative Societies in
arranged in their

a These particulars are taken from our last year's return. *b* These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.			
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
No. 1—CORNWALL—									
Bodmin	313	635	294	10	51	510	550	122	.. 1
Calstock	112	238	..	..	50	290	..	..	.. 2
Darite	76	378	220	43	100	332	150	62	43 3
Delabole	332	2107	114	147	1323	1233	..	..	.. 4
East Cornwall	105	516	74	..	193	277	..	105	66 5
Falmouth	423	315	..	25	..	368	..	136	127 6
Launceston	100	135	25	..	44	122	..	19	22 7
Menheniot	214	506	1056	205	131	628	..	1056	55 8
Pensilva	112	590	150	..	150	460	..	91	75 9
Penzance	272	306	..	7	..	321	..	..	.. 10
St. Austell	410	352	..	8	57	394	..	..	.. 11
St. Blazey	143	221	10	3	82	183	..	12	.. 12
St. Cleer	501	2443	567	..	1090	1758	..	265	.. 13
St. Columb Road	100	86	..	..	59	27	..	..	.. 14
St. Ives	64	82	31	..	35	76	..	36	5 15
Saltash	460	1557	469	158	1930	343	..	374	50 16
Trurobary Corner Coal ..	251	398	..	19	42	202	..	..	35 17
Taken	282	514	21	10	105	428	..	36	.. 18
Wadebridge	201	465	8	16	45	600	..	26	.. 19
Total	4471	11844	3039	651	5427	8492	700	2340	478
No. 2—DEVON—									
Ashburton	91	654	400	53	910	198	..	230	.. 1
Barnstaple	525	1811	..	413	1643	1105	..	132	138 2
Bideford	367	982	717	..	886	397	..	308	155 3
Bovey Tracey	314	717	5	92	163	630	..	..	.. 4
Brixham	590	1833	804	143	1414	1378	383	350	.. 5
Buckfastleigh	694	14222	1233	464	5039	3021	2894	2268	30 6
Colyton	98	278	74	20	283	44	..	112	83 7
Cornwood	100	276	202	15	124	276	..	43	102 8
Cullompton	187	1766	531	80	1118	1300	..	141	.. 9
Exeter	2788	26225	1276	414	11579	6554	2782	8379	.. 10
Exmouth	339	762	159	61	293	560	..	210	.. 11
Honiton	170	150	..	..	..	..	..	..	.. 12
Kingswear and Dartmouth	52	67	..	7	5	57	..	34	.. 13
Lee Moor	140	110	..	..	174	490	..	8	.. 14
Newton Abbot	1072	5958	1140	401	3948	1315	500	4503	202 15
North Tawton	87	227	134	23	18	184	163	70	.. 16
Ottery St. Mary	94	52	..	..	..	..	..	..	.. 17
Paignton	686	3073	102	343	1859	1383	..	511	278 18
Plymouth Mutual	34647	367285	16830	39006	174557	63939	115512	96451	.. 19
Plympton	675	3611	1100	230	2851	1763	..	629	.. 20
Princtown	328	1397	837	132	832	1051	..	727	294 21
Sidmouth	165	175	..	..	12	183	..	96	.. 22

* Not commenced business at end of 1903.

SECTION.

the Counties of CORNWALL, DEVON, and SOMERSET, for 1903,
respective Counties.

from the Registrar's Return for 1902. c These societies have not made a return either to
the Registrar.

No. of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.								
Distributive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.	Net Profit.			Average Divi- dend per £.	Am't Paid as Bonus on Wages.	Subscriptions.						
									Co-operative Union.	Educa- tional Pur- poses	Chari- table Pur- poses				
			£	£	£	£	£	s	d.	£	£	s	d.	£	£
1	5	..	175	..	20	3204	337	1	9	..	2	2	8	9	4
2	3	..	120	..	12	1500	30	0	10	..	1	0	0	..	..
3	1	..	101	4	15	1181	57	1	1	..	0	13	4	1	..
4	6	..	256	38	99	7518	660	2	1	..	4	0	0	..	1
5	1	..	88	..	18	1925	83	1	2	..	..	..	..	..	4
6	4	..	133	6	19	2228	106	0	9	..	..	..	..	..	..
7	3	..	..	..	2	551	2	..	..	..	..	..	..	..	..
8	7	..	129	..	21	3172	276	1	10	..	2	2	0	2	3
9	2	..	108	1	22	2014	137	1	7	..	0	18	6	1	..
10	3	..	131	4	9	2295	164	1	4	..	1	16	0	5	..
11	4	..	142	..	10	4176	339	2	0	..	0	15	0	..	..
12	3	..	78	8	5	1239	94	1	6	..	0	10	6	4	..
13	7	..	270	25	123	5207	318	1	1	..	2	18	6	..	..
14	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..
15	2	..	68	3	3	739	18	1	0	..	..	..	..	..	..
16	8	2	336	72	53	7160	800	1	9½	11	3	6	8	18	..
17	..	..	73	..	14	1102	70	1	8	..	..	..	..	..	..
18	5	..	83	6	10	3054	141	0	9½	..	2	1	1	..	..
19	4	..	110	13	18	2197	214	2	0	..	1	4	10	..	..
69 2			2401	180	473	50462	3846	..	..	11	23	9	1	40	12
1	3	2	218	20	104	2458	209	1	6	..	..	..	..	..	..
2	9	3	440	67	85	6690	652	2	0	..	..	..	..	..	..
3	6	..	262	30	34	3608	314	1	0	..	2	13	0	3	..
4	5	2	228	49	26	4699	419	1	6	..	2	5	0	3	4
5	9	2	428	64	72	9174	1060	2	0	11	4	14	7	10	10
6	18	3	790	222	703	19125	2799	2	2½	53	5	13	4	45	10
7	1	1	103	25	11	1498	81	1	0	..	..	..	..	..	..
8	2	1	112	5	10	2875	114	0	6	..	..	..	..	..	4
9	5	..	198	54	75	2565	359	1	10½	3	1	8	4	9	..
10	49	11	2320	337	1107	32468	3486	1	1½	41	21	12	6	87	22
11	3	..	110	..	31	3107	288	1	6	3.	2	11	5	7	4
12	2	..	..	..	..	57	..	..	..	..	0	10	0	..	..
13	1	..	6	..	1	519	58	1	10	1	0	5	0	1	..
14	..	..	..	..	..	4150	169	..	..	..	..	..	..	..	..
15	16	4	1019	113	315	17233	2003	2	3½	..	7	14	0	34	4
16	..	..	28	..	12	696	42	1	2½	..	0	14	6	..	..
17	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
18	15	3	924	114	126	15587	1790	2	2	..	4	16	2	18	10
19	747	306	37389	5646	17671	644052	104181	2	5½	2415	50	5	8	2162	735
20	16	5	810	50	149	13587	1060	1	5	..	5	8	4	10	10
21	9	2	418	96	58	9180	675	1	4	17	2	10	10	17	10
22	1	..	..	..	..	137	..	..	..	..	..	..	..	..	..

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
		£	£	£	£	£	£	£	£	
DEVON—Con.										
Teignmouth	469	1506	552	112	1319	791	..	289	10	23
Tiverton	780	5790	465	265	3790	2204	..	1462	..	24
Topsham	70	53	11	8	3	63	..	7	..	25
Torquay	1230	6987	4806	177	8072	2128	483	1201	348	26
Torrington	114	196	3	81	..	237	..	45	1	27
Totnes	260	585	..	34	124	463	..	..	60	28
	47132	446748	31381	42664	220416	91714	122717	118206	1701	
Productive Societies:—										
Plymouth Printers.	111	284	173	12	463	44	..	..	136	29
+South-Western Labour Journal (Plymouth)	25	10	..	..	..	..	..	..	5	30
Total	47268	447042	31554	42676	220879	91758	122717	118206	1842	
No. 3.—SOMERSET—										
aBath	442	2315	1043	..	1657	1019	..	803	..	1
Bedminster	2727	8941	10076	170	13991	5526	967	2100	846	2
Bridgwater	830	3572	348	330	1081	1506	..	1985	38	3
Bruton	148	634	..	20	..	399	..	..	..	4
Butleigh	212	1536	..	55	380	872	..	175	57	5
Chard	1380	12529	..	256	5131	5813	1901	821	617	6
Cheddar	60	167	..	..	..	80	..	41	23	7
Coleford (Highbury)	362	1965	129	33	641	1548	100	323	22	8
Crewkerne	535	4371	1409	319	3272	2104	..	536	723	9
East Harptree	102	457	114	48	..	691	..	93	..	10
Frome	340	1375	308	40	1109	582	..	287	50	11
Keynsham	64	103	..	14	5	69	..	77	3	12
Milborne Port	112	1320	200	210	605	901	300	120	113	13
Oakhill	163	1026	36	21	37	817	..	323	66	14
Portishead	244	1696	719	153	1703	823	..	234	..	15
Radstock	2587	26472	3233	1337	4808	6344	11568	10817	..	16
Shepton Mallet	598	2872	..	234	1190	2079	150	637	448	17
South Bristol Work'g Mn's ..	150	377	..	..	154	200	..	20	50	18
*Stoke-under-Ham	106	170	..	..	..	..	..	..	..	19
bStreet Industrial	466	3550	1348	..	1555	2372	..	1173	..	20
Taunton	1820	17039	..	755	3755	2795	8898	4009	..	21
Twerton-on-Avon	1625	8803	982	550	2643	3728	1786	1489	270	22
Wellington	1098	11958	4335	182	7497	3063	4864	938	514	23
Weston-super-Mare	400	1230	1163	76	1376	563	397	338	21	24
Yeovil	1082	4147	2556	634	4329	2210	1000	808	309	25
	17653	118625	28059	5437	56919	46104	31931	28156	4170	
Agricultural Society:—										
Somersetshire Chamber of Agriculture (Yeovil)	28	7	..	..	..	..	..	..	..	26
Total	17681	118632	28059	5437	56919	46104	31931	28156	4170	

* Not commenced business at end of 1903.

† Five months' trading only.

		No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
		Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
				£	£	£	£	£	s. d.	£	£ s. d.	£	£
23	7	2		454	23	48	5318	451	1 6	5	3 5 0	..	3
24	9	4		617	160	256	11874	1434	2 0	..	6 6 2	24	11
25	2	..		31	..	1	498	20	0 11	..	..	..	..
26	23	4		1065	219	284	17513	1495	1 2	..	8 4 0	30	5
27	4	..		124	3	7	1982	179	1 9	..	..	..	1
28	6	..		203	11	18	3893	169	1 0 1/2	..	2 0 0	1	4
	968	355		48292	7908	21195	894497	123507	..	2549	132 17 10	2461	847
29	..	9		411	47	11	1663	68	..	15	0 16 2	3	4
30	..	..		..	..	..	32	..	..	..	..	..	..
	968	364		48703	7355	21206	896192	123575	..	2564	133 14 0	2464	851
1	..	..		..	..	..	5930	522	..	..	..	12	..
2	44	21		2733	637	377	43101	3659	1 3 1/2	43	16 14 8	77	17
3	13	4		648	96	136	15259	1595	1 9	18	7 2 8	39	13
4	2	..		123	..	18	1905	158	1 4	..	..	..	..
5	2	3		237	18	..	3541	246	1 6	..	..	..	..
6	30	6		1030	123	560	22878	2818	2 0	..	..	..	9
7	2	..		50	5	6	650	23	0 6	..	0 10 0	..	..
8	6	4		367	34	91	8396	1015	2 2 1/2	..	3 0 0	..	..
9	18	..		625	41	200	11208	986	2 0	..	3 11 0	..	10
10	4	..		105	..	10	2644	190	1 7	..	..	..	..
11	5	3		271	64	56	5855	581	1 4	..	2 8 8	12	6
12	1	..		38	..	4	1021	63	1 4	..	..	..	..
13	5	..		197	45	66	3591	264	1 6	1	0 18 0	..	2
14	5	..		253	40	47	3352	298	2 0	1	1 8 10	..	..
15	5	2		366	106	74	6084	586	1 9	9	1 15 0	8	13
16	39	13		2133	172	1234	62456	10198	2 11 1/2	..	16 13 4	31	28
17	13	3		826	56	107	11316	1140	2 2	9	..	..	5
18	3	..		144	..	16	3037	183	1 3	..	..	..	..
19	..	..		..	..	..	..	..	..	..	..	..	..
20	..	..		..	..	..	6083	666	..	..	..	..	..
21	30	8		1688	173	730	31634	3645	2 2	44	11 0 0	60	8
22	28	6		2371	215	327	25794	2565	1 7 1/2	..	8 6 8	48	36
23	25	6		1133	285	522	19782	1483	1 1	..	8 15 0	24	5
24	5	3		322	95	49	5770	405	1 0 1/2	7	2 17 6	10	4
25	20	6		873	172	204	17254	1636	1 3	..	8 6 10	26	..
	305	88		16538	2377	4834	318541	34925	..	132	93 8 2	347	156
26	..	..		..	..	..	..	..	..	..	..	..	..
	305	88		16538	2377	4834	318541	34925	..	132	93 8 2	347	156

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
								House Prop- erty.	All other Invest- ments.		
			£	£	£	£	£	£	£	£	
No. 1—CORNWALL	19	4471	11844	3039	651	5427	8492	700	2340	478	1
„ 2—DEVON	30	47268	447042	31554	42676	220879	91758	122717	118206	1842	2
„ 3—SOMERSET	26	17681	118632	28059	5437	56919	46104	31931	28156	4170	3
Totals, 1903	75	69420	577518	62652	48764	283225	146354	155348	148702	6490	
Totals, 1902	67	63110	528051	62978	44038	209204	134930	178211	153934	5973	
Increase	8	6310	49467	..	4726	74021	11424	..	..	517	
Decrease .....	..	..	..	326	..	..	..	22863	5232	..	

SOUTH-WESTERN SECTION.

[illegible]

WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties
HEREFORD, MONMOUTH, MONTGOMERY, PEMBROKE, and Part of

a These particulars are taken from our last year's return. *b* These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.			
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
No. 1—BRECKNOCK—									
Cradoc.....	45	285	..	..	70	211	..	251	18
Cynlais	96	539	..	..	30	216	..	100	500
Total	141	824	..	..	100	427	..	351	518
No. 2—CARDIGAN—									
Agricultural and Dairy:—									
Cross Inn Agricultural	50	55	..	..	..	..	..	..	1
Duffryn Teify Agricultural ..	18	4	..	..	..	..	..	..	2
Lampeter Agricultural and Dairy	78	702	570	..	869	46	..	138	3
Llandybyther Agricultural ..	49	3	..	..	..	7	..	7	4
Llandyssil Agricultural ..	134	103	..	..	..	..	..	..	5
Llangwryfon Agricultural ..	29	29	..	..	..	..	..	..	6
Lledrod Agricultural	41	5	..	12	..	..	..	..	7
*New Quay and Llandyssil ..	..	..	..	..	..	..	..	..	8
Penbryn Cranog Agricult'l ..	71	45	..	..	..	..	..	..	9
Total	470	946	570	12	869	53	..	145	
No. 3—CARMARTHEN—									
Ammanford	128	531	220	36	300	418	200	46	1
Burry Port	153	358	..	2	66	276	..	154	2
Llanelly	276	1072	686	83	714	585	236	246	3
Pontyberem	190	2941	386	341	1060	1866	..	404	4
<i>b</i> Trimsaran	55	841	385	..	255	847	..	186	5
Agricultural and Dairy:—	802	5743	1677	462	2395	3992	436	990	906
Carmarthen Agricultural ..	212	174	..	..	..	..	..	..	6
Gwernogle Agricultural ..	14	3	..	7	..	..	..	..	7
Total	1028	5920	1677	469	2395	3992	436	990	906
No. 4—GLAMORGAN—									
<i>a</i> Abereynon .....	..	..	..	..	..	..	..	..	1
Aberdare Workmen's	1628	23019	553	1048	9288	8005	2466	6706	2588
<i>b</i> Abergwnfi	197	778	908	..	..	969	..	854	..
Alltwen and Pontardawe ..	807	5966	1129	3024	1000	3069	1270	6055	2128
Barry	200	777	1040	74	1166	446	..	..	211
Barry Dock Mutual	442	955	955	69	1269	1062	..	264	110
<i>b</i> Blaengarw	167	1623	1644	..	93	2568	..	676	..
Brigend	86	108	..	..	..	..	..	108	..
Briton Ferry	482	3860	1200	297	1420	2471	1695	561	414
Bryn Colliery	80	332	59	90	14	262	140	60	210
<i>a</i> Caerau & Spelter (Maesteg)	100	596	27	176	46	527	..	50	13

* Not commenced business at end of 1903.

SECTION.

of BRECKNOCK, CARDIGAN, CARMARTHEN, GLAMORGAN, GLOUCESTER, WORCESTER, for 1903, arranged in their respective Counties.

from the Registrar's Return for 1902. c These societies have not made a return either to the Registrar.

No of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.						
Distributive.	Productive.		Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.			
			£	£	£	£	£	s. d.	£	£	s. d.	£	£
1	1	..	72	6	10	1259	59	..	3	0	7	6	..
2	2	..	136	5	..	1565	..	..	..	0	14	0	..
	3	..	208	11	10	2824	59	..	3	1	1	6	..
1	..	..	..	..	..	800	..	..	..	..	..	..	..
2	..	..	3	..	..	131	7	..	..	..	..	..	..
3	..	2	147	25	..	1755	..	..	..	..	..	..	..
4	..	1	3	..	..	55	17	..	..	..	..	..	..
5	..	..	..	..	..	2751	..	..	..	..	..	..	..
6	..	..	..	..	..	190	..	..	..	..	..	..	..
7	..	..	3	..	..	690	9	..	..	..	..	..	..
8	..	..	..	..	..	..	..	..	..	..	..	..	..
9	..	..	..	..	..	..	..	..	..	..	..	..	..
	..	3	156	25	..	6372	33	..	..	..	..	..	..
1	2	..	102	20	19	2595	166	1	1	..	..	..	..
2	2	..	170	4	24	2460	52	0	3	2	1	5	2
3	4	..	263	33	37	5217	309	1	0	..	2	3	0
4	7	..	325	..	72	8382	1025	2	6	..	..	..	..
5	..	..	..	..	..	2697	294	..	..	..	..	..	..
	15	..	860	57	152	21351	1846	..	2	3	8	2	..
6	..	..	..	..	..	1373	..	..	..	..	..	..	..
7	..	1	..	..	..	190	3	..	..	..	..	..	..
	15	1	860	57	152	22854	1849	..	2	3	8	2	..
1	..	..	..	..	..	..	..	..	..	..	..	..	..
2	42	5	2444	514	1060	65428	10515	3	0	..	13	0	10
3	..	..	..	..	..	10781	1394	..	..	..	..	..	..
4	13	11	899	..	160	24355	3771	2	6	..	6	0	0
5	3	2	187	12	30	5536	335	1	3	..	1	8	10
6	5	3	401	60	27	8320	506	1	2	..	3	0	2
7	..	..	..	..	..	10772	1049	..	..	..	..	..	..
8	..	..	..	..	..	..	..	..	..	..	1	1	8
9	12	..	699	70	184	12512	1135	1	6	..	3	19	4
10	2	..	99	10	6	3761	489	2	0	..	0	12	0
11	2	..	..	20	27	3951	259	2	6	..	..	..	..

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
GLAMORGAN—Con.									
Cardiff.....	1380	3903	1282	231	1808	2919	..	1360	185 12
bCraigefnparc	76	264	361	..	..	430	..	417	.. 13
bCwmavon	12	43	2	..	..	26	..	31	.. 14
Cwmbach	4055	79117	..	1280	10618	40527	6807	26119	9000 15
Cwmbwrla (Swansea)	298	1345	..	345	600	892	..	505	266 16
Cwmillynfell	67	243	..	..	30	129	..	..	85 17
Cymmer	132	1136	500	18	641	793	..	202	.. 18
Dowlais	250	678	153	127	540	244	..	..	74 19
bDuffryn (Mountain Ash) ..	768	13960	1294	..	..	9149	..	5590	.. 20
bFerndale	1793	15583	677	..	8164	9848	..	11445	.. 21
Glyncorrrwg	161	582	..	134	..	461	..	588	33 22
Gorseinon	80	167	..	..	..	110	..	59	48 23
*Gwauncaegurwen .....	..	..	..	..	..	..	..	..	.. 24
Llanbradach	159	931	16	124	86	514	..	732	.. 25
Llansamlet	126	206	..	1	17	255	..	71	26 26
Llantrisant and Pontyellun ..	147	287	..	204	..	421	..	..	74 27
Mid-Rhondda (Llwynpia)..	98	419	..	37	63	99	..	40	116 28
aNantymoel	512	8315	..	743	200	1633	..	4944	866 29
Neath Abbey and Skewcn..	298	1497	807	811	1800	1100	..	712	787 30
Pantdu	123	838	238	241	200	542	238	..	9 31
Penarth	870	3573	342	416	1660	2425	..	1483	.. 32
bPenrhiwceiber	302	1643	520	..	300	600	..	2494	.. 33
Pentygraig	195	1462	334	350	953	835	..	105	517 34
Pontardulais	165	941	..	70	370	340	..	138	150 35
Pontrhydyfen	98	940	..	63	300	589	230	..	.. 36
Pontycymmer	240	2712	713	459	949	2761	..	330	889 37
Pontypridd	80	227	345	..	31	109	..	68	120 38
Pontyrhyl	80	709	..	118	65	490	..	389	137 39
aResolven	46	305	..	..	..	282	..	17	155 40
Senghenith	275	1797	..	301	91	522	..	2279	.. 41
Swansea	280	350	18	..	96	243	..	118	15 42
Taibach and Port Talbot..	222	441	..	..	22	350	..	47	223 43
Ton Industrial	934	10865	2395	908	5019	5796	1410	4072	.. 44
Tondu and Aberkenfig	174	308	458	10	552	226	43	149	276 45
Treboeth	293	693	437	45	526	493	291	232	.. 46
Trecynon and Cwmdare ..	386	5860	..	744	1636	4436	..	..	1042 47
aTreharris	360	2690	652	65	1645	1185	..	350	986 48
bTreorky	1410	29188	1300	..	2570	10335	..	20637	.. 49
Troedyrhiw	352	1927	1986	300	2731	1789	..	113	320 50
Ynysbir and Watts Town..	400	3485	1163	275	2360	2790	..	252	784 51
Ynysybwll	504	5535	346	255	1007	2553	..	2467	1185 52
Agricultural and Dairy:—	22390	242579	23854	13453	62006	128560	14590	103829	24042
Emlyn Agricultural	420	160	..	..	..	..	..	..	.. 53
Productive Society:—	22810	242739	23854	13453	62006	128560	14590	103829	24042
Cymmer, Corrwg, & Gwynfi Bakery (Cymmer)	7	200	..	154	100	79	..	174	58 54
Total	22817	242939	23854	13607	62106	128639	14590	104003	24100
No. 5—GLOUCESTER—									
Bream	60	269	..	39	38	386	..	64	120 1
Bristol	6385	32527	4157	610	25788	11372	919	7442	1262 2
Cainscross and Ebley	2517	24442	2145	1409	8333	6120	2092	9191	1759 3
Cinderford	1358	14135	490	1283	5631	6717	323	3611	.. 4
Coin St. Aldwyns	165	996	4	..	28	787	..	272	211 5
Frampton Cotterell	517	3794	1255	113	2824	1770	..	367	304 6
Gloucester	7123	113150	4799	2632	34466	24775	34889	34915	.. 7
*Kemble	39	177	..	..	..	70	..	107	.. 8
Lydney	260	1197	1217	160	2004	513	524	138	145 9
Pillowell and Yorkley	114	666	32	43	120	644	..	135	13 10

* Not commenced business at end of 1903.

		No of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
		Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
				£	£	£	£	£	s. d.	£	£ s. d.	£	£
12	31	4		1956	260	146	27266	1641	1 0	31	9 3 4	41	42
13	..	..		..	..	..	3733	213	..	..	..	..	..
14	..	..		..	..	..	127	3	..	..	..	..	..
15	111	39		7014	1353	3019	236925	40771	3 5	53	20 0 0	49	30
16	5	..		291	23	61	7324	627	1 6	3	2 8 0	7	1
17	2	..		70	..	2	4889	18	..	..	..	..	..
18	4	1		341	33	59	7305	941	2 5½	..	1 0 0	..	..
19	4	..		258	52	19	4923	416	1 3	..	1 16 6	..	..
20	..	..		..	..	..	41117	7138	..	..	..	..	..
21	..	..		..	..	..	130055	26000	..	..	..	..	..
22	2	..		218	..	25	8868	1310	3 0	..	1 5 0	..	..
23	1	..		77	1	7	1110	30	..	2	..	..	..
24	..	..		..	..	..	..	..	..	..	..	..	..
25	3	..		251	36	40	5779	961	2 6	..	1 3 10	10	2
26	2	..		107	..	8	1732	60	0 9	..	..	..	..
27	3	..		199	..	11	2573	150	1 6	..	0 18 10	..	..
28	3	..		211	33	9	3958	371	1 7½	..	0 14 0	..	2
29	13	..		1000	537	170	26070	3351	2 6	..	4 12 4	..	4
30	10	..		650	52	80	13817	1200	2 0	..	..	..	..
31	5	..		169	4	41	6261	889	3 0	..	1 0 6	..	..
32	18	4		1084	132	172	22917	2847	2 2	..	7 0 0	37	15
33	..	..		..	..	..	14536	2486	..	..	..	..	..
34	6	..		369	23	33	8979	1117	2 6	..	1 5 0	..	..
35	4	..		176	63	..	3774	540	2 6	..	0 13 4	..	..
36	2	..		187	..	31	4819	646	2 4	..	..	..	..
37	9	..		507	153	117	12450	1801	2 6	..	1 16 0	5	..
38	2	..		128	5	..	2000	34	..	..	0 14 0	..	..
39	2	..		182	4	28	4195	484	2 4½	..	..	..	..
40	3	..		100	..	..	2312	218	2 0	..	..	..	..
41	6	..		277	31	56	10721	1865	3 0	..	1 10 6	3	2
42	3	..		174	5	..	2649	..	..	..	2 5 0	..	..
43	3	..		271	2	10	3831	174	1 0	..	..	..	..
44	32	10		1692	309	388	44729	6223	2 4	..	5 19 4	65	..
45	4	..		158	27	11	3007	121	0 6	..	1 6 8	..	..
46	3	..		228	17	40	3225	187	0 9	..	..	..	..
47	12	3		1018	320	307	14575	1246	1 4	..	..	..	1
48	8	4		530	65	99	13752	1794	2 6	..	2 18 4	..	..
49	..	..		..	..	..	73057	12782	..	..	..	..	..
50	15	2		692	97	65	13938	1320	2 0	..	..	..	..
51	12	4		816	50	154	20053	2192	2 0	..	3 3 4	..	7
52	16	2		1123	20	207	29374	3639	2 5	..	4 0 8	..	1
		438	94	27253	4393	6904	984241	147259	..	89	105 17 4	300	120
53	..	2		..	..	..	3000	..	..	..	..	..	..
		488	96	27253	4393	6904	987241	147259	..	89	105 17 4	300	120
54	..	3		228	63	..	1726	196	..	..	..	..	..
		438	99	27481	4456	6904	988967	147455	..	89	105 17 4	300	120
1	2	1		152	8	12	2239	132	1 4	..	0 11 0	..	..
2	157	25		8193	1305	1338	110993	11437	1 7	474	17 0 0	237	23
3	43	24		2705	592	903	59208	8324	2 6	..	8 6 8	..	10
4	88	14		2068	195	738	40354	3804	1 8½	..	8 6 8	15	..
5	3	..		130	3	25	3630	350	2 0	..	..	..	..
6	13	3		814	155	150	12773	1034	1 6	..	3 19 6	19	..
7	234	40		8916	1082	3929	154437	20823	2 0	..	58 13 8	180	164
8	1	..		..	..	..	..	..	..	..	..	..	..
9	7	..		397	2	50	4553	418	1 10	..	2 5 4	7	..
10	3	..		240	30	30	4382	413	1 11½	..	0 19 2	1	..

+ Six months' trade.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
GLOUCESTER—Con.										
Shirehampton and Avonmouth	415	1267	765	268	932	1274	..	464	337	11
Stroud	3012	28386	977	1000	11225	8720	687	10697	1875	12
bTidenham	122	878	110	..	359	331	..	333	..	13
Tortworth	57	179	..	30	..	216	..	..	..	14
Upper Lydbrook	111	569	32	..	724	405	..	168	179	15
	22255	222632	15983	7587	92472	64100	39434	67904	6205	
Agricultural and Dairy:— Coln St. Aldwyns Farming	59	1129	..	587	..	1490	..	224	6	16
	22314	223761	15983	8174	92472	65590	39434	68128	6211	
Productive Society:— Bristol Pianoforte	16	363	774	101	..	573	..	..	1023	17
Total	22330	224124	16757	8275	92472	66163	39434	63123	7234	
No. 6—HEREFORD—										
aHereford	611	3136	1332	16	2880	1360	..	327	48	1
	611	3136	1332	16	2880	1360	..	327	48	
Agricultural and Dairy:— aHereford Agricultural	55	940	..	..	..	..	..	..	..	2
Total	666	4076	1332	16	2880	1360	..	327	48	
No. 7—MONMOUTH—										
Abersychan and Talywain	692	5883	822	1790	3724	4066	32	2212	..	1
Blackwood	120	204	..	7	100	280	..	73	..	2
Blaenavon	1325	15736	1253	1972	8002	6641	2892	3190	..	3
Blaina	3572	70456	10726	2922	20055	20300	38025	10372	..	4
Chepstow	230	913	58	184	720	312	..	334	55	5
Cwmbran & Pontynewydd	130	837	..	154	120	633	..	576	..	6
Cwmtylery	483	3623	245	525	878	2604	..	2017	163	7
Ehbw Vale	850	3845	..	320	2287	2647	..	753	53	8
Garnidiffaith	347	4488	2315	397	4888	3108	..	..	314	9
Newport	2200	30261	4264	1322	13366	9743	8570	6540	..	10
New Tredegar and District	503	2622	2097	282	3025	1286	..	287	720	11
aPhoenix—Nantyglo	131	848	..	..	123	813	..	..	..	12
Tredegar	538	2554	..	248	1065	1296	..	963	..	13
Total	11121	142270	21780	10123	58353	53729	49519	27317	1305	
No. 8—MONTGOMERY—										
Llanidloes	241	734	378	158	576	567	..	213	56	1
Newtown	709	5524	885	475	1915	1124	963	2619	269	2
Welshpool	129	146	39	5	20	150	..	76	..	3
Total	1079	6404	1302	638	2511	1841	963	2908	325	
No. 9—PEMBROKE—										
Pembroke Dock	920	6437	2875	352	5042	4855	..	753	..	1
	920	6437	2875	352	5042	4855	..	753	..	
Agricultural and Dairy:— Fishguard and Goodwick	21	19	..	..	..	..	..	..	..	2
Agricultural	21	19	..	..	..	..	..	..	..
St. Brides' Agricultural (Little Haven)	41	28	..	14	..	..	..	..	4	3
Total	982	6484	2875	366	5042	4855	..	753	4	
No. 10—WORCESTER -										
Malvern Industrial	233	624	..	126	293	512	..	227	61	1

; Nine months' trading only.

	No. of Employees on Dec. 31st.		EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Salaries and Wages.	Depreciation.			Net Profit.	Average Dividend per £.	Am't Paid as Bonus on Wages.	Subscriptions.		
										Co-operative Union.	Educational Purposes.	Charitable Purposes.
			£	£	£	£	£	s. d.	£	£ s. d.	£	£
11	11	3	695	38	52	11013	647	1 3	..	3 0 0	..	6
12	53	12	2887	486	1115	66589	9556	2 6	..	8 6 8	109	15
13	..	..	..	..	..	2551	268	..	..	..	..	..
14	1	..	57	..	9	1140	99	1 6	..	..	..	..
15	8	..	172	25	15	1810	49	0 6	..	0 17 10	..	..
16	569	122	27426	3921	8366	475672	57354	..	474	112 6 6	568	218
	..	8	257	..	..	922	83	..	..	..	..	..
	569	130	27683	3921	8366	476594	57437	..	474	112 6 6	568	218
17	..	6	497	5	18	1403	125	..	..	0 2 6	..	..
	569	136	28180	3926	8384	477997	57562	..	474	112 9 0	568	218
1	11	4	401	95	123	10853	934	1 4½	..	5 2 0	3	2
	11	4	401	95	123	10853	934	..	..	5 2 0	3	2
2	..	..	..	..	..	703	..	..	..	..	..	..
	11	4	401	95	123	11556	934	..	..	5 2 0	3	2
1	20	4	1244	540	204	26997	3067	2 0	..	5 3 4	34	8
2	3	..	71	10	2	1266	113	1 6	..	..	..	..
3	46	6	3119	270	635	48793	5863	2 0	130	10 0 0	130	24
4	136	27	8937	1205	2394	177897	21566	2 0	476	28 6 6	180	40
5	5	..	194	24	40	5238	570	1 9	..	1 15 0	8	9
6	3	..	229	..	33	4969	552	2 0	..	1 1 8	..	..
7	16	4	1022	90	125	20338	2515	2 3½	..	4 1 2	30	..
8	19	4	867	144	144	22560	3016	2 6	..	5 4 2	15	7
9	12	2	817	330	253	13605	1823	2 0	..	2 14 6	50	2
10	50	11	2302	414	1255	49282	5633	1 8½	..	18 0 0	54	9
11	9	1	708	94	52	15272	1651	2 0	7	3 0 0	10	1
12	6	..	139	16	8	1000	139	1 8	..	..	..	..
13	8	2	641	..	96	15503	1682	2 0	..	..	..	..
1	333	61	20290	3137	5241	402720	48190	..	613	79 6 4	511	100
	3	2	161	26	29	4156	566	2 6	3	1 19 8	..	4
	8	4	715	114	241	14548	2494	3 0	..	5 8 4	21	25
3	2	..	64	10	3	1192	90	1 3	2	..	..	..
	13	6	940	150	273	19896	3150	..	5	7 8 0	21	29
1	22	10	1213	243	284	21624	1714	1 4	..	7 18 4	15	9
	22	10	1213	243	284	21624	1714	..	..	7 18 4	15	9
2	..	..	..	..	..	270	..	..	..	..	..	..
3	..	..	12	..	..	838	14	..	..	..	..	..
	22	10	1225	243	284	22732	1728	..	..	7 18 4	15	9
1	4	1	306	25	23	4060	285	1 0½	..	1 19 0	..	..

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
			Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.
			£	£	£	£	£	£	£	£
No 1—BRECKNOCK	2	141	824	..	..	100	427	..	351	518
„ 2—CARDIGAN	9	470	946	570	12	869	53	..	..	145
„ 3—CARMARTHEN	7	1028	5920	1677	469	2395	3992	436	990	906
„ 4—GLAMORGAN	54	22817	242939	23854	13607	62106	128639	14590	104003	24100
„ 5—GLOUCESTER	17	22330	224124	16757	8275	92472	66163	39434	68128	7234
„ 6—HEREFORD	2	666	4076	1332	16	2880	1360	..	327	48
„ 7—MONMOUTH	13	11121	142270	21780	10123	58853	53729	49519	27317	1305
„ 8—MONTGOMERY	3	1079	6404	1302	638	2511	1841	963	2908	325
„ 9—PEMBROKE	3	982	6484	2875	366	5042	4855	..	753	4
„ 10—WORCESTER	1	233	624	..	126	293	512	..	227	61
Totals, 1903.....	111	60867	634611	70147	33632	227021	261571	104942	205004	34646
Totals, 1902.....	104	56217	598933	67810	29349	206372	249151	106332	178452	21638
Increase ..	7	4650	35678	2937	4283	20649	12420	..	26552	13008
Decrease ..	..	..	..	..	..	..	..	1390	..	..

WESTERN SECTION.

No. of Employees on Dec. 31st.			EXPENSES.		Interest on Share Capital.	Sales during the Year.	PROFIT.				
Distributive.	Productive.		Salaries and Wages.	Depre- ciation.			Net Profit.	Am't Paid as Bonus on Wages.	Subscriptions.		
									Co-operative Union.	Educa- tional Pur- poses.	Chari- table Pur- poses.
			£	£	£	£	£	£	£ s. d.	£	£
1	3	..	208	11	10	2824	59	3	1 1 6	..	..
2	..	3	156	25	..	6372	33	..	..	..	..
3	15	1	860	57	152	22854	1849	2	3 8 2	..	5
4	438	99	27481	4456	6904	988967	147455	89	105 17 4	300	120
5	569	136	28180	3926	8384	477997	57562	474	112 9 0	568	218
6	11	4	401	95	123	11556	934	..	5 2 0	3	2
7	333	61	20290	3137	5241	402720	48190	613	79 6 4	511	100
8	13	6	940	150	273	19896	3150	5	7 8 0	21	29
9	22	10	1225	243	284	22732	1728	..	7 18 4	15	9
10	4	1	306	25	23	4060	285	..	1 19 0	..	..
	1408	821	80047	12125	21394	1959978	261245	1186	324 9 8	1418	483
	1272	323	68651	11341	20535	1809529	248404	1093	306 6 3	1286	504
	136	..	11396	784	859	150449	12841	93	18 3 5	132	..
	..	2	..	..	..	..	..	..	..	..	21

A SUMMARY FOR ALL THE SECTIONS.

NAME OF SECTION.	No. of Societies.	No. of Members.	LIABILITIES.				ASSETS.						
			Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Land Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.			Owing to the Society for Goods.		
								House Property.	All other Investments.				
Ireland (excluding Agricultural, Dairy, Specials, &c.)	24	5340	24346	16423	1457	10630	17915	6539	10556		£	5551	1
Midland..	272	233235	2414448	602413	115559	1324083	864083	710424	479436			87473	2
Northern	152	261656	3984765	297319	124919	1499842	1004681	912537	1211415			141377	3
North-Western	509	851085	13209937	2995856	934387	6176067	4498394	3425417	4700557			832630	4
Scottish.....	302	318262	3933560	3499789	668456	2610682	2197197	413976	3429229			502066	5
Southern	256	286202	2288098	438766	230422	1294709	1063172	420456	430938			90756	6
South-Western	75	69420	577518	62652	48764	283225	146354	155348	148702			6490	7
Western	111	60867	634611	70147	33632	227021	261571	104942	205004			34646	8
Totals for 1903	*1701	2116127	27017278	7983965	2157596	13426259	10053367	6149639	10615837			1701049	
Totals for 1902	*1671	2022208	25904113	7430029	2009028	12527843	9709806	5871618	9942315			1559116	
Increase	30	93919	1113165	553836	148568	808416	843561	278021	673522			141983	
Decrease .....	..	....	....	....	....	....	....	....	....			....

DETAILED SUMMARY OF THE SOCIETIES.

	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
			Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.			
								House Property.	All other Investments.		
Distributive Societies	1481	1987768	£ 24217134	£ 3764563	£ 1170800	£ 10253746	£ 6665306	£ 6027345	£ 8491308	£ 771778	1
Productive Societies	146	33944	£ 872779	£ 572522	£ 105085	£ 706729	£ 404286	£ 59050	£ 308787	£ 211929	2
Supply Associations	7	88498	£ 532779	£ 159611	£ 150406	£ 389731	£ 536929	..	£ 116962	£ 32334	3
Special Societies	11	1402	£ 30732	£ 9634	£ 124877	£ 24395	£ 1059	£ 20687	£ 120170	£ 4972	4
Agricultural, Dairy, and Farming Societies	54	3104	£ 15337	£ 5144	£ 1218	£ 6143	£ 8807	..	£ 2806	£ 6928	5
English Wholesale Socy.—Distributive	1	1133	£ 1049090	£ 589300	£ 269712	£ 978018	£ 949952	£ 4068	£ 667228	£ 513385	6
Productive .....	..	..	..	£ 1208290	..	£ 511794	£ 660857	..	..	..	7
Scottish Wholesale Socy.—Distributive	1	278	£ 305487	£ 1030926	£ 335498	£ 238777	£ 503842	£ 38489	£ 908776	£ 159123	8
Productive .....	..	..	..	£ 643315	..	£ 316936	£ 328329	..	..	..	9
Totals	1701	2116127	£ 27017278	£ 7983935	£ 2157536	£ 13426259	£ 10053367	£ 6149639	£ 10615837	£ 1701049	

DETAILED SUMMARY OF THE SOCIETIES.—Continued.

No. of Employees on December 31st.			EXPENSES.		Interest on Share Capital.	Sales during the year.	PROFIT.				
Distri- butive.	Pro- ductive.	Salaries and Wages.	Depre- ciation.	Net Profit.			Amount Paid as Bonus on Wages.	Co-operative Union.	Subscriptions.	Charitable Purposes.	
		£	£	£	£	£	£	£ s. d.	£	£	
1	43179	17923	2653969	450256	962284	57512917	8993562	40775	8212 12 7	76021	32570
2	122	8905	449488	42206	38497	3073827	208259	18075	227 18 8	1573	1949
3	2167	227	165880	10842	44520	2719088	63070	..	60 2 8	..	172
4	106	116	11884	641	1062	94726	3894	10	22 16 4	2	123
5	..	73	2871	205	242	82036	1539	39	2 5 0	1	5
6	2119	..	179679	17412	51578	16150528	256126	..	} 250 0 0	78	6287
7	..	11198	..	..	..	3182614	92756	..			
8	2104	..	76841	47825	14757	4767863	163382	} 11832	60 0 0	824	4543
9	..	4682	..	..	..	1627624	90697				
	54797	42524	3540562	568887	1112080	89216223	9873355	70731	8835 15 3	78499	45649

RETURNS RELATING TO

a These particulars are taken from our last year's returns. *b* These particulars are taken this office or to

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.	
ENGLAND AND WALES.			
(A) Cotton, Linen, Silk, and Wool.	Corsets	Kettering Corset Manufacturing	1
	"	Desborough Corset Manufacturing	2
	Cotton Cloth	Burnley Self-Help Manufacturing	3
	"	Nelson Self-Help Manufacturing	4
	Fustian	Hebden Bridge Fustian Manufacturing	5
	Hosiery	Kirkby-in-Ashfield Manufacturers	6
	"	Wigston Magna Hosiers	7
	Ready-made Clothing	Kettering Clothing	8
	"	Ideal Clothiers (Wellingborough)	9
	"	London Clothiers	10
	Quilts and Table Covers	Eccles Manufacturing	11
	Shirts	<i>b</i> Hamilton Shirt (London)	12
	Silk	Leek Silk Twist	13
	Silk Twist	Macclesfield Silk	14
	Trimmings	Leek Trimming	15
	Worsted and Wool	Airedale Worsted Manufacturing (Bradford)	16
	"	Delph Woollen Manufactnrng	17
	"	Thomson Wm. and Sons Limited (Huddersfield)	18
		Total	
(B) Leather Workers.	Boots and Shoes	<i>b</i> Broughton Boot and Shoe	19
	"	*Chesham Boot and Shoe	20
	"	Desborough Boot and Shoe	21
	"	Finedon Boot and Shoe	22
	"	Glenfield Boot and Shoe	23
	"	Higham Ferrers Boot and Shoe	24
	"	Kettering Boot and Shoe	25
	"	Kettering Union Boot and Shoe	26
	"	Leicester Anchor Boot and Shoe	27
	"	Leicester Equity Boot and Shoe	28
	"	Leicester Self-Help Boot and Shoe	29
	"	Long Buckby Boot and Shoe	30
	"	Midland (Wellingborough) Boot and Shoe	31
	"	Nantwich Boot and Shoe	32
	"	Northamptonshire Productive (Wollaston)	33
	"	Norwich Boot and Shoe	34
	"	Raunds Productive	35
	"	Ringstead Unity	36
	"	Rothwell Boot and Shoe	37
	"	St. Crispin Productive (Raunds)	38
	"	"Sperope" Boot and Shoe (Barwell)	39
Leather Saddlery	"	<i>b</i> Walgrave Productive	40
	"	Bedford Leather Manufacturers	41
	"	†Walsall Harness Makers	42
"	"	<i>b</i> Walsall Horse Collar and Leather	43
		Total	

* Not commenced business at end of 1903.

† Only just commenced business at end of 1903.

PRODUCTIVE SOCIETIES, 1903.

from the Registrar's Returns for 1902. c These societies have not made a return either to the Registrar.

	No. of Mem- bers.	LIABILITIES.				ASSETS.					No. of Em- ployees on Dec.31st	EXPENSES.	
		Share Capital	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Land, B'ldings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	Salaries and Wages.		Depre- ciation.	
							House Prop- erty.	All other Invest- ments.					
		£	£	£	£	£	£	£	£		£	£	
1	332	5182	2400	417	4091	3980	..	77	1139	171	5314	237	
2	39	1100	107	271	668	3161	..	..	695	72	1718	113
3	452	8347	24871	..	23434	7160	..	100	3977	147	8534	216	
4	71	2115	1788	..	4430	2212	..	..	433	115	6809	221
5	857	28481	2071	3123	15518	10154	3064	7902	4292	320	13966	1182	
6	98	1000	2009	..	2082	1067	..	7	341	20	785	94	
7	47	243	396	..	170	272	..	128	124	14	206	12	
8	883	11799	9086	2054	10786	16886	..	96	1835	333	12665	764	
9	191	2534	1345	404	1735	5634	..	89	1419	156	4340	..	
10	102	365	..	37	..	32	..	349	88	2	160	6	
11	247	12510	7671	1859	7043	11523	..	2272	2215	68	3664	553	
12	7	..	..	..	..	..	..	..	..	..	..	..
13	116	4419	1441	698	1534	3692	..	15	2332	95	4372	60	
14	340	9483	8049	..	4332	4484	..	..	2240	130	5628	445
15	73	749	300	120	402	623	..	..	409	20	960	9
16	381	5379	1963	1058	769	6530	..	1373	1128	40	1872	84	
17	83	1191	439	..	420	1082	..	109	52	10	375	25	
18	361	11366	12219	1262	1915	18548	..	175	4375	88	5693	212	
	4630	106263	76155	11303	79329	97040	3064	12692	27094	1801	77061	5233	
19	10	58	..	..	..	10	..	..	..	..	..	..
20	32	196	..	..	12	..	..	173	..	..	..	..
21	254	3634	1857	461	1410	5701	..	126	1140	140	5382	206	
22	33	5483	87	701	555	1767	..	2517	2030	130	5457	..	
23	220	2338	1665	509	1830	1652	..	836	1997	67	3184	95	
24	96	1197	289	316	422	1170	..	175	655	45	2870	44	
25	712	8221	5930	1989	5903	7240	..	2409	3254	236	14383	371	
26	297	3330	1203	550	3319	1819	..	10	1930	71	4831	220	
27	630	4356	5476	766	3868	5271	..	1072	3157	190	10043	408	
28	976	11079	11071	2071	10781	12224	..	1055	3925	280	15685	924	
29	184	998	884	187	753	1509	..	..	998	54	2495	100
30	114	306	100	17	48	264	..	49	452	15	906	6	
31	121	569	1920	..	655	1642	..	..	710	40	2161	..
32	126	797	475	300	897	664	..	..	543	53	1859	40
33	182	2606	1486	584	361	2685	..	1576	1789	153	6700	..	
34	184	474	61	50	83	569	..	..	113	15	625	9
35	38	4344	1181	53	2059	3801	..	..	396	44	3526	18
36	27	1242	..	150	63	1177	..	..	4	29	2195	37
37	160	491	2636	219	2107	1503	..	..	1409	64	2809	122
38	45	4293	1765	603	2762	4806	..	..	925	95	7246	119
39	148	1677	2407	528	1151	3325	..	35	1512	50	2536	195	
40	18	1062	3369	..	135	4251	..	140	..	..	..	..
41	8	10	193	..	233	69	..	..	..	7	454	24
42	..	..	..	..	..	..	..	..	..	..	..	..
43	22	153	279	..	26	227	..	496	..	..	..	..
	4637	58914	44334	10054	39433	63358	..	10669	26939	1778	95347	2938	

RETURNS RELATING TO

These particulars are taken from our last year's returns. *b* These particulars are taken
this office or to

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.	
ENGLAND AND WALES			
(A) Cotton, Linen Silk, and Wool.	Corsets	Kettering Corset Manufacturing	1
	"	Desborough Corset Manufacturing	2
	Cotton Cloth	Burnley Self-Help Manufacturing	3
	"	Nelson Self-Help Manufacturing	4
	Fustian	Hebden Bridge Fustian Manufacturing	5
	Hosiery	Kirkby-in-Ashfield Manufacturers	6
	"	Wigston Magna Hosiers	7
	Ready-made lothing	Kettering Clothing	8
	"	Ideal Clothiers (Wellingborough)	9
	"	London Clothiers	10
	Quilts and Table Covers	Eccles Manufacturing	11
	Shirts	<i>b</i> Hamilton Shirt (London)	12
	Silk	Leek Silk Twist	13
	Silk Twist	Macclesfield Silk	14
	Trimmings	Leek Trimming	15
	Worsted and Wool	Airedale Worsted Manufacturing (Bradford)	16
	"	Delph Woollen Manufacturing	17
	"	Thomson Wm. and Sons Limited (Huddersfield)	18
		Total	
(B) Leather Workers.	Boots and Shoes	<i>b</i> Broughton Boot and Shoe	19
	"	*Chesham Boot and Shoe	20
	"	Desborough Boot and Shoe	21
	"	Finedon Boot and Shoe	22
	"	Glenfield Boot and Shoe	23
	"	Higham Ferrers Boot and Shoe	24
	"	Kettering Boot and Shoe	25
	"	Kettering Union Boot and Shoe	26
	"	Leicester Anchor Boot and Shoe	27
	"	Leicester Equity Boot and Shoe	28
	"	Leicester Self-Help Boot and Shoe	29
	"	Long Buckley Boot and Shoe	30
	"	Midland (Wellingborough) Boot and Shoe	31
	"	Nantwich Boot and Shoe	32
	"	Northamptonshire Productive (Wollaston)	33
	"	Norwich Boot and Shoe	34
	"	Raunds Productive	35
	"	Ringstead Unity	36
	"	Rothwell Boot and Shoe	37
	"	St. Crispin Productive (Raunds)	38
	"	" Sperope " Boot and Shoe (Barwell)	39
	"	<i>b</i> Walgrave Productive	40
	Leather	Bedford Leather Manufacturers	41
	Saddlery	<i>†</i> Walsall Harness Makers	42
	"	<i>b</i> Walsall Horse Collar and Leather	43
		Total	

* Not commenced business at end of 1903. † Only just commenced business at end of 1903.

PRODUCTIVE SOCIETIES, 1903.

from the Registrar's Returns for 1902. c These societies have not made a return either to the Registrar.

NET PROFIT: HOW DIVIDED.											
	Sales during the Year.	Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£	£	£	s. d.	£	s. d.	£	£
1	15020	920	..	235	5	224	1 0	259	0 10	28	12
2	6095	253	..	..	..	..	..	..	..	..	..
3	55418	..	180	..	..	..	..	..	..	..	..
4	27836	..	..	..	..	..	..	..	..	..	..
5	41346	3269	..	1425	5	424	0 7½	959	0 7½	55	26
6	4324	45	..	..	..	..	..	..	..	..	..
7	1436	..	223	..	..	..	..	..	..	..	..
8	45117	3333	..	765	6½	777	1 2½	1183	0 6½	64	55
9	14310	932	..	198	5	197	0 9	289	0 7	32	115
10	1197	102	..	21	7½	8	1 0	22	0 9	..	3
11	14655	716	..	648	5	..	..	..	..	..	13
12	688	..	..	..	..	..	..	..	..	..	..
13	19908	876	..	422	10	354	1 6	..	..	..	..
14	15870	431	..	..	..	..	..	..	..	3	..
15	2530	..	7	..	..	..	..	..	..	..	..
16	18779	932	..	491	9	37	0 5	381	0 5	35	9
17	797	..	46	..	..	..	..	..	..	..	..
18	18718	..	993	..	5	..	..	..	..	16	7
	304044	11809	1449	4205	..	2021	..	3093	..	233	240
19	6	..	..	..	..	..	..	..	..	..	..
20	..	..	..	..	..	..	..	..	..	..	..
21	17197	1005	..	216	6	223	0 10	319	0 5	28	13
22	12723	1057	..	406	7½	637	2 0½	..	..	..	14
23	11142	497	..	142	6¼	101	0 8	103	0 2½	14	4
24	9207	408	..	60	5	93	0 7½	73	0 2	10	20
25	46691	3642	..	826	6¾	1074	1 7½	1209	0 6½	73	146
26	15640	432	..	172	5½	83	0 10	114	0 4	7	30
27	29463	650	..	17	..	122	0 3	149	0 1½	17	9
28	48967	2172	..	647	5	455	1 1½	520	0 5½	140	40
29	8307	45	..	22	..	26	0 5	35	0 2	..	..
30	1997	56	..	12	5	8	0 5	..	..	1	1
31	7194	142	..	..	..	..	..	..	..	..	..
32	4693	149	..	56	6¼	59	0 8	41	0 2½	5	..
33	21245	1134	..	258	7½	428	1 3½	185	0 6	10	6
34	2210	60	..	20	5	3	0 8	22	0 8	..	..
35	10052	7	..	184	..	..	..	..	..	..	5
36	5613	484	..	..	..	..	..	..	..	..	1
37	11300	210	..	24	5	..	..	..	..	..	..
38	23932	1116	..	305	5	596	1 7½	..	..	..	17
39	10654	288	..	90	..	40	..	62	..	5	10
40	11189	168	..	..	..	..	..	..	..	..	..
41	764	..	59	..	..	..	..	..	..	..	..
42	..	..	..	..	..	..	..	..	..	..	..
43	1912	27	..	..	..	..	..	..	..	..	..
	316648	13749	59	3457	..	3948	..	2832	..	310	316

OBJECT OF MANUFACTURE.		NAME OF SOCIETY	
ENGLAND AND WALES—Continued.			
(c) Metal Workers.	Needles	Alcester Needle Makers	44
	Nails	Bromsgrove Nail Forgers	45
	Watches	Andrews Watch Manufacturing (Coventry)	46
	"	Coventry Watch	47
	Cutlery	Sheffield Cutlery	48
	"	" Federated Cutlery	49
	"	Trade Unionists' Sheep Shear Manufact.	50
	Locks, &c.	Midland Locksmiths (Willenhall)	51
	"	Walsall Padlock	52
	Machines, &c.	Keighley Iron Works	53
	"	Co-operative Engineers (Leicester)	54
	"	London Electrical Engineers	55
	"	" General Engineers	56
	Hardware	Dudley Bucket and Fender	57
(d) Wood Workers.	Tin, &c.	Midland Tinplate Workers (Birmingham)	58
	"	Northern Iron and Tinplate	59
	Clog Iron and Sundries	Calderdale Clog Sundries Manufacturing (Walsden)	60
	Total		
	Cabinet Making, &c.	Bolton Cabinet Makers	61
	"	Bradford	62
	"	*Leicester Cabinet Makers and Wood Workers	63
	"	Newcastle-on-Tyne Household Furnishing	64
	Carriage Builders	Leicester Carriage Builders and Wheelwrights	65
	Ship Building, &c.	*Hull General Shipwrights	66
	"	Medway Ship Building	67
	Baskets	Leicester Basket Makers	68
	"	Martley Baskets Makers	69
	Total		
(e) Building, &c.	Building, &c.	aAmalgamated Builders (Manchester)	70
	"	Bradford Builders	71
	"	Co-operative Builders (Camberwell)	72
	"	Coventry Builders	73
	"	Derby	74
	"	bGeneral Builders (London)	75
	"	bHalifax Builders	76
	"	Haslemere Builders	77
	"	Hull General Builders	78
	"	Kettering Builders	79
	"	Leicester	80
	"	bLondon and County Builders	81
	"	Lincoln Land and Building	82
	"	Oxford Builders	83
(f) Printing & Bookbinding.	Tiles, &c.	Sheffield Builders	84
	Quarrying	*Mosaic Workers (London)	85
	"	North Wales Quarries (Bethesda)	86
	Total		
	Bookbinding	Bookbinders (London)	87
	Printing	Birmingham Printers	88
	"	Blackpool Union Printers	89
	"	Co-operative Newspaper (Manchester)	90
	"	Co-operative Printing (Manchester)	91
	"	Derby Printers	92
	"	*Garden City Press (Hitchin)	93
	"	Hull Printers	94
	"	Leicester Printers	95
	"	Long Eaton Printers	96
"	Nottingham Printers	97	
"	Plymouth Printers	98	
"	§South-Western Labour Journal (Plymouth)	99	
Total			

* Not commenced business at end of 1903.

† Only just commenced business at end of 1903.

‡ Six months' trading only.

§ Five months' trading only.

PRODUCTIVE SOCIETIES, 1903.

549

	No. of Mem- bers.	LIABILITIES.			ASSETS.					No. of Em- ployees on Dec. 31st	EXPENSES.		
		Share Capital	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.		Salaries and Wages.	Depre- ciation.	
		£	£	£	£	£	£	£	£		£	£	
44	174	1872	1413	..	283	1610	..	93	349	14	664	31	
45	125	603	..	199	..	211	..	580	251	65	1037	..	
46	20	385	82	..	7	476	..	..	72	20	331	..
47	99	2031	..	691	433	1596	..	456	215	34	1119	25	
48	60	1155	150	193	208	1136	..	177	212	40	790	35	
49	80	414	281	10	..	253	..	..	206	38	684	..
50	75	1719	..	2135	3200	2617	..	..	2624	63	5792	100
51	..	..	..	..	..	..	..	..	..	..	..	..
52	114	3573	3845	2698	5365	3880	..	111	2858	216	9840	318	
53	222	6410	5592	524	7808	4827	320	34	942	68	4117	581	
54	138	1096	822	..	681	1096	..	9	198	18	899	159	
55	34	162	11	..	..	24	..	39	..	..	..	..
56	98	349	277	..	248	92	..	..	107	3	289	27
57	153	6222	2221	878	4308	3240	..	4308	793	144	7118	186	
58	58	955	433	..	330	746	..	..	326	..	1100	19
59	*68	4442	1299	173	3421	1509	..	..	644	36	2181	230
60	76	1590	877	240	1968	460	..	..	429	18	790	30
		1594	32978	17303	7741	28265	23773	320	5807	10166	777	36751	1741
61	51	1064	1121	249	536	2544	..	40	79	44	2893	77	
62	77	2054	3113	256	2861	1975	..	930	649	29	2073	200	
63	15	94	..	..	..	..	..	..	..	..	..	..
64	114	5997	16000	1058	19633	6510	..	296	4473	160	10231	42	
65	14	59	14	13	66	30	..	3	60	6	139	3	
66	60	114	..	48	7	..	..	..	..	..	..	..
67	138	1066	1468	157	536	189	..	1448	5	10	322	22	
68	25	163	129	12	..	182	..	11	163	12	480	..	
69	28	19	..	..	..	..	..	..	..	..	..	..
		522	10630	21845	1793	23639	11430	..	2728	5429	261	16138	344
70	87	5432	477	..	302	385	..	..	692	25	704	..
71	34	94	68	..	..	12	..	26	138	..	227	3
72	125	368	..	3231	228	552	..	802	2737	28	4922	105	
73	17	120	543	8	50	56	581	2	105	4	263	20	
74	62	365	1126	..	..	395	1326	97	422	25	1782	9
75	670	1383	8268	..	3434	2206	..	4037	..	..	..	..
76	21	69	..	..	2	..	..	67	..	..	..	..
77	49	1354	6786	81	3208	3717	..	1105	9751	106	13117	166	
78	135	421	181	244	202	486	..	152	860	44	2600	26	
79	189	2280	4387	536	5052	1919	..	25	3581	80	5701	251	
80	191	617	815	..	1850	290	..	90	925	28	1705	..	
81	8	14	43	..	..	..	..	130	..	..	..	..
82	444	3555	44776	1777	324	325	49648	27	218	28	290	51	
83	55	402	334	19	152	299	..	47	324	13	964	11	
84	53	222	116	..	40	67	..	1	266	12	429	6	
85	96	480	140	..	..	..	..	..	..	..	..	..
86	827	20535	2625	..	19844	87	..	3273	827	248	3186	163	
		3063	37711	70685	5896	34688	10796	51555	9881	20846	641	35990	811
87	80	400	..	11	112	118	..	..	120	7	405	11
88	61	576	53	20	543	82	..	21	180	8	425	35	
89	189	1015	930	..	1442	289	..	4	584	19	991	91	
90	323	11414	5142	695	14633	524	..	801	2113	40	3701	1294	
91	707	20799	18513	7880	36057	7475	..	864	8212	420	29608	1800	
92	51	412	169	17	457	158	..	5	77	7	325	43	
93	10	245	..	..	..	..	..	..	..	..	..	..
94	38	1307	2548	48	3779	167	..	..	381	25	1146	..
95	267	4141	6936	212	7964	1210	..	31	2202	60	9115	661	
96	25	454	130	2	598	57	..	..	137	6	351	61
97	117	728	213	101	500	146	..	12	329	10	672	74	
98	111	284	173	12	463	44	..	..	136	9	411	47
99	25	10	..	..	..	..	..	..	5	..	..	..
		2004	41785	84807	8998	66548	10270	..	1738	14476	611	41150	4117

|| Societies.

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.		
ENGLAND AND WALES—Continued.				
(c) Metal Workers.	Needles.....	Alcester Needle Makers	41	
	Nails.....	Bromsgrove Nail Forgers	45	
	Watches.....	Andrews Watch Manufacturing (Coventry)	46	
	".....	Coventry Watch	47	
	Cutlery.....	Sheffield Cutlery	48	
	".....	" Federated Cutlers	49	
	".....	Trade Unionists' Sheep Shear Manufac.	50	
	Locks, &c.....	†Midland Locksmiths (Willenhall)	51	
	".....	Walsall Padlock	52	
	Machines, &c.....	Keighley Iron Works	53	
(d) Wood Workers.	".....	Co-operative Engineers (Leicester)	54	
	".....	^b London Electrical Engineers	55	
	".....	General Engineers	56	
	Hardware.....	Dudley Bucket and Fender	57	
	Tin, &c.....	Midland Tinplate Workers (Birmingham)	58	
	".....	Northern Iron and Tinplate	59	
	Clog Iron and Sundries	Calderdale Clog Sundries Manufac. (Walsden)....	60	
		Total		
	(e) Building, &c.	Cabinet Making, &c.	Bolton Cabinet Makers	61
		".....	Bradford	62
".....		^a Leicester Cabinet Makers and Wood Workers....	63	
Carriage Builders.....		Newcastle-on-Tyne Household Furnishing.....	64	
Ship Building, &c.....		^a Leicester Carriage Builders and Wheelwrights ..	65	
".....		^a Hull General Shipwrights	66	
Baskets.....		Medway Ship Building	67	
".....		Leicester Basket Makers	68	
".....		Martley Basket Makers	69	
		Total		
(f) Printing & Bookbinding.	Building, &c.....	^a Amalgamated Builders (Manchester)	70	
	".....	Bradford Builders.....	71	
	".....	Co-operative Builders (Camberwell)	72	
	".....	Coventry Builders.....	73	
	".....	Derby	74	
	".....	^b General Builders (London)	75	
	".....	^b Halifax Builders	76	
	".....	Haslemere Builders	77	
	".....	Hull General Builders.....	78	
	".....	Kettering Builders	79	
(g) Printing & Bookbinding.	".....	Leicester	80	
	".....	^b London and County Builders	81	
	".....	Lincoln Land and Building	82	
	".....	Oxford Builders.....	83	
	".....	Sheffield Builders	84	
	Tiles &c.....	^a Mosaic Workers (London)	85	
	Quarrying	North Wales Quarries (Bethesda)	86	
		Total		
	(h) Printing & Bookbinding.	Bookbinding	Bookbinders (London)	87
		Printing	Birmingham Printers	88
".....		Blackpool Union Printers.....	89	
".....		Co-operative Newspaper (Manchester)	90	
".....		Co-operative Printing (Manchester)	91	
".....		Derby Printers	92	
".....		^a Garden City Press (Hitchin).....	93	
".....		Hull Printers	94	
".....		Leicester Printers.....	95	
".....		Long Eaton Printers	96	
(i) Printing & Bookbinding.	".....	Nottingham Printers	97	
	".....	Plymouth Printers	98	
	".....	§South-Western Labour Journal (Plymouth)	99	
		Total		

*Not commenced business at end of 1903. † Only just commenced business at end of 1903.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
44	£ 2074	£ 4	£ ..	£ ..	£ ..	£ ..	s. d.	£ ..	s. d.	£ ..	£ ..
45	1812	167	..	57	5	22	0 8	27	0 4	13	27
46	811	..	25	..	..	..	..	..	..	..	..
47	2453	43	..	100	5	..	..	..	..	..	..
48	1579	174	..	50	5	..	..	..	..	..	..
49	1199	..	30	..	..	..	..	..	..	..	..
50	14023	1429	..	170	10	536	2 0	..	..	..	..
51	..	..	..	..	..	..	..	..	..	..	..
52	19670	1028	..	284	8	600	1 3	..	..	25	25
53	16302	1012	..	480	7½	49	0 3	376	0 6	8	3
54	2231	36	..	..	..	..	..	..	..	..	..
55	77	..	..	..	..	..	..	..	..	..	..
56	447	..	67	..	..	..	..	..	..	..	..
57	23589	2246	..	833	13½	570	1 9	749	0 8	69	23
58	2960	100	..	..	..	..	..	..	..	..	..
59	5315	284	..	222	5	..	..	62	0 4	..	..
60	3150	156	..	78	5	19	0 6	69	0 6	..	..
	97692	6679	122	2274	..	1796	..	1288	..	115	78
61	5453	111	..	51	5	..	..	..	..	..	..
62	5383	216	..	101	5	20	0 4	80	0 4	..	..
63	..	..	..	..	..	..	..	..	..	..	..
64	21852	256	..	251	5	..	..	..	..	..	..
65	214	13	..	..	..	..	..	..	..	..	..
66	..	..	..	..	..	..	..	..	..	..	..
67	1575	116	..	41	5	22	1 3	21	1 0	1	..
68	1010	..	70	21	..	..	..	..	..	..	..
69	17	1	..	..	..	..	..	..	..	..	..
	35504	713	70	465	..	42	..	101	..	1	..
70	1375	..	327	..	..	..	..	..	..	..	..
71	237	9	..	2	..	3	..	..	..	..	..
72	10644	740	..	26	7½	394	1 8	..	..	30	8
73	488	..	4	..	..	..	..	..	..	..	..
74	4564	..	97	..	..	..	..	..	..	..	..
75	10041	..	..	..	..	..	..	..	..	..	..
76	38	3	..	..	..	..	..	..	..	..	..
77	35395	1335	..	610	7½	368	0 7	..	..	89	169
78	6705	264	..	19	5	..	..	..	..	..	..
79	18711	633	..	191	5	118	0 5	89	0 5	17	25
80	4250	21	..	..	..	..	..	..	..	..	..
81	445	50	..	..	..	..	..	..	..	..	..
82	8000	575	..	240	7½	..	..	..	..	..	..
83	1772	57	..	20	6	15	..	9	..	2	2
84	1002	..	30	..	..	..	..	..	..	..	..
85	..	..	..	..	..	..	..	..	..	..	..
86	3598	61	..	..	..	..	..	..	..	..	..
	107265	3748	458	1108	..	698	..	98	..	138	204
87	807	58	..	..	..	..	..	..	..	3	..
88	1135	72	..	22	5	12	1 0	12	0 6	5	..
89	2681	71	..	50	5	..	..	..	..	..	..
90	16373	1380	..	653	5	..	..	..	..	..	30
91	78480	4899	..	1514	7½	667	0 6	804	0 6	1	189
92	784	94	..	24	5	21	1 5½	18	0 8½	2	..
93	..	..	..	..	..	..	..	..	..	..	..
94	1938	110	..	56	5	12	..	..	..	4	2
95	8624	619	..	237	6	107	0 8	147	0 4	35	48
96	742	38	..	20	..	10	..	4	..	1	..
97	1395	..	13	..	..	..	..	..	..	..	..
98	1663	68	..	11	5	15	0 9	8	..	3	4
99	32	..	..	..	..	..	..	..	..	..	..
	114654	7409	13	2587	..	844	..	993	..	54	273

‡ Six months' trading only.

§ Five months' trading only.

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.	
ENGLAND AND WALES—Continued			
(e) <i>Corn Milling.</i>	Corn Milling	Colne Vale Corn Millers	100
	"	Derwent Flour Mills	101
	"	Halifax Flour	102
	"	Northallerton Corn Mill	103
	"	Star Corn Millers (Oldham)	104
	"	Ripon Flour, &c.	105
	"	Rochdale Corn Mill	106
	"	Sowerby Bridge Flour	107
		Total	
(f) <i>Baking</i>	Baking	Alfred Joint Stock Bread Flour	108
	"	Codnor Park and Selston Baking	109
	"	Cymmer, Corrwg. and Gwynfi Bakery	110
	"	^a Greenwich Bread and Flour	111
	"	^a Nottingham Bakers	112
		Total	
(i) <i>Various.</i>	Bass Dressers	London Bass Dressers	113
	Brushes	^b British Bone Brush (London)	114
	"	Huddersfield Brush Manufacturing	115
	Cocoa, &c.	^b London Productive	116
	Grocery Sundries, &c.	Co-operative Sundries (Droylsden)	117
	"	*Morning Star Sundries (Leicester)	118
	Mats, &c.	Dudley Mat Workers	119
	Mineral Water Manufacturers	Blackpool Mineral Water Supply	120
	"	Licensed Trade Supply (Coventry)	121
	Pianofortes	Bristol Pianoforte	122
	Photographs	Co-operative Photographers (Strood)	123
	Typewriting	London Typewriters	124
	Umbrellas	[†] Derby Umbrella Manufacturers	125
		Total	
SCOTLAND.			
(A) <i>Cotton and Wool.</i> —Woollen & Cotton		Paisley Manufacturing	126
(E) <i>Quarrying</i>		Condorrat Quarrying	127
(F) <i>Printing and Bookbinding.</i> —Printing		Edinburgh Printing	128
" " "		Glasgow—Labour Literature Society	129
" " "		" Scottish Newspaper	130
		Total	
(H) <i>Baking</i>		Abernethy Baking	131
"		Alva Baking	132
"		^b Auchterarder Baking	133
"		Bainsford and Grahamston Baking	134
"		Burntisland Bread	135
"		^b Carronshore Baking	136
"		Chapelhall Federated Baking	137
"		^c Dalry Baking	138
"		Glasgow United Baking	139
"		Hamilton Baking	140
"		Kettle Baking	141
"		Newburgh and Mount Pleasant Baking	142
"		Stenhousemuir Baking	143
"		Tillicoultry Baking	144
		Total	

* Six months only.

† Only just commenced business at end of 1903.

	No. of Mem- bers.	LIABILITIES.			ASSETS.					No. of Em- ployees on Dec. 31st	EXPENSES.	
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Land, B'ldings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.		Salaries and Wages.	Depre- ciation
							House Prop- erty.	All other Invest- ments.				
		£	£	£	£	£	£	£	£		£	£
100	50	12216	10052	1555	11029	5124	..	5691	5165	31	2246	832
101	110	17590	14223	201	12539	7300	..	10931	2678	42	3670	2104
102	1127	106285	..	2000	39950	23083	..	41243	24212	78	6876	3178
103	590	1733	2177	..	3295	759	..	37	2128	8	574	..
104	170	50476	11980	1850	29710	16689	..	13359	8792	71	5500	2640
105	84	438	2625	2590	2982	787	..	..	1950	10	652	..
106	654	57920	..	..	19689	17625	740	14564	6083	67	5174	1581
107	2662	104543	..	649	51686	29049	..	572	20917	125	9199	2891
	5347	351201	41057	8845	170860	100416	740	86397	71915	432	33881	13226
108	288	1664	650	110	2324	362	..	57	211	17	1168	..
109	10	1100	250	..	1179	102	..	..	..	4	267	6
110	7	200	..	154	100	79	..	174	58	3	228	63
111	97	938	..	34	692	39	213	..	49	3	252	..
112	51	180	190	..	112	39	..	..	179	3	211	57
	453	4082	1030	298	4407	621	213	281	497	30	2126	126
113	80	724	270	640	..	768	..	1093	679	19	1410	..
114	54	104	307	..	69	50	..	18	..	..	..	..
115	101	2130	..	69	1218	1026	..	101	192	28	1413	39
116	158	1951	795	..	440	51	..	1689	..	..	..	..
117	347	10426	1966	2934	5145	7125	..	2315	2762	100	5789	450
118	51	210	5	..	26	255	..	39	169	5	113	..
119	9	45	..	..	..	42	..	..	3	1	73	..
120	503	3207	1839	..	4328	302	..	..	87	14	674	172
121	229	1642	1850	46	3292	417	..	..	71	11	788	285
122	16	363	774	101	..	573	..	..	1023	6	497	5
123	25	97	..	1	..	109	..	11	..	2	90	..
124	29	193	..	..	84	58	..	11	39	4	214	8
125	..	..	..	..	..	..	..	..	..	..	..	..
	1602	21102	7806	3811	14602	10776	..	5277	5225	190	11061	959
126	2292	3389	41509	3827	26575	26075	..	24236	5548	365	16417	982
127	80	431	1350	312	..	900	..	..	971	24	40	24
128	150	10000	6562	2942	14917	554	..	860	3737	95	4982	333
129	228	912	369	50	575	214	..	..	618	14	..	97
130	43	139	25	145	..	..	..	911	285	1	316	..
	421	11051	6956	3137	15492	768	..	1771	4640	110	5298	430
131	120	100	..	155	400	91	..	120	40	3	160	..
132	705	6902	70	84	4286	534	..	3892	241	10	722	120
133	255	411	469	..	183	142	..	605	..	..	..	..
134	2328	23208	..	134	12865	1404	..	9766	924	39	2800	692
135	277	1384	..	156	1000	238	..	301	..	..	340	..
136	248	1246	161	..	698	310	..	454	..	..	..	..
137	8	1251	9027	312	3317	1115	..	5330	619	27	2069	448
138	..	..	..	..	..	..	..	..	..	..	..	..
139	1131	100202	183848	37238	159442	38653	2158	111648	12522	1176	64157	8852
140	8	4738	10023	434	10315	1684	..	4154	1222	55	4171	625
141	490	1421	..	133	793	425	..	874	37	9	562	56
142	306	518	..	121	76	231	..	312	24	4	260	5
143	1018	9377	..	155	3492	775	1000	3838	1186	16	1194	195
144	978	9558	2100	148	4799	824	..	5482	..	13	896	195
	6872	160316	205698	39070	201666	46426	3158	146776	16815	1352	77331	11188

† Societies.

OBJECT OF MANUFACTURE.

NAME OF SOCIETY.

ENGLAND AND WALES—*Continued.*

(G) Corn Milling.	Corn Milling	Colne Vale Corn Millers	100
	"	Derwent Flour Mills	101
	"	Halifax Flour	102
	"	Northallerton Corn Mill	103
	"	Star Corn Millers (Oldham)	104
	"	Ripon Flour, &c	105
	"	Rochdale Corn Mill	106
	"	Sowerby Bridge Flour	107
		Total	
(H) Baking.	Baking	Alfred Joint Stock Bread Flour	108
	"	Codnor Park and Selston Baking	109
	"	Cymmer, Corrwg, and Gwynfi Bakery	110
	"	aGreenwich Bread and Flour	111
	"	aNottingham Bakers	112
		Total	
(I) Various.	Bass Dressers	London Bass Dressers	113
	Brushes	bBritish Bone Brush (London)	114
	"	Huddersfield Brush Manufacturing	115
	Cocoa, &c	bLondon Productive	116
	Grocery Sundries, &c.	Co-operative Sundries (Droylsden)	117
	"	*Morning Star Sundries (Leicester)	118
	Mats &c.	Dudley Mat Workers	119
	Mineral Water Manufacturers	Blackpool Mineral Water Supply	120
	"	Licensed Trade Supply (Coventry)	121
	Pianofortes	Bristol Pianoforte	122
	Photographs	Co-operative Photographers (Strood)	123
	Typewriting	London Typewriters	124
	Umbrellas	†Derby Umbrella Manufacturers	125
		Total	

SCOTLAND.

(A) Cotton and Wool—Woollen & Cotton	Paisley Manufacturing	126
(E) Quarrying	Condorrat Quarrying	127
(F) Printing and Bookbinding—Printing	Edinburgh Printing	128
" " "	Glasgow Labour Literature Society	129
" " "	" Scottish Newspaper	130
	Total	
(H) Baking	Abernethy Baking	131
"	Alva Baking	132
"	bAuchertarder Baking	133
"	Bainsford and Grahamston Baking	134
"	Burntisland Bread	135
"	bCarronshore Bread	136
"	Chapelhall Federated Baking	137
"	cDalry Baking	138
"	Glasgow United Baking	139
"	Hamilton Baking	140
"	Kettle Baking	141
"	Newburgh and Mount Pleasant Baking	142
"	Stenhousemuir Baking	143
"	Tillicoultry Baking	144
	Total	

* Six months only.

† Only just commenced business at end of 1903.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£	£	£	s. d.	£	s. d.	£	£
100	89025	4592	..	604	5	94	0 10½	3272	0 10½	..	..
101	131219	2213	..	879	5	..	..	1133	0 3	..	..
102	350314	32717	..	4372	4½	..	..	27225	1 8	18	48
103	11310	..	1380	..	..	..	..	..	..	..	..
104	294167	5161	..	2494	5	..	..	225	..	..	35
105	7855	83	..	..	..	..	..	..	..	..	..
106	167017	1442	..	794	1½	..	..	..	..	..	..
107	382248	32006	..	4321	4½	..	..	25783	1 7	..	66
	1973155	78214	1380	13464	..	94	..	57638	..	18	149
108	9835	1649	..	124	7½	..	..	1555	3 4	..	35
109	1739	67	..	60	5	..	..	..	..	..	..
110	1726	196	..	..	..	..	..	..	..	..	..
111	1524	107	..	..	..	..	..	70	1 0	..	..
112	1123	..	145	..	..	..	..	..	..	..	..
	15947	2019	145	184	..	..	..	1625	..	..	35
113	5382	622	..	50	5	247	4 0	..	..	16	34
114	627	..	..	..	..	..	..	..	..	..	..
115	4343	320	..	96	5	51	0 9	150	0 9	7	..
116	1262	..	256	..	..	..	..	..	..	..	..
117	36713	2227	..	652	6½	245	1 3	831	0 6	..	24
118	621	5	..	..	..	..	..	..	..	..	..
119	64	..	45	..	..	1	..	..	..	..	..
120	1628	..	293	..	..	..	..	..	..	..	1
121	2041	155	..	81	5	3	..	67	0 6	..	..
122	1403	125	..	18	5	..	..	..	..	..	..
123	256	11	..	5	5	..	0 4	1	0 11	1	..
124	409	4	..	..	..	..	..	..	..	..	..
125	..	..	..	..	..	..	..	..	..	..	..
	55349	3469	594	902	..	547	..	1049	..	24	59
126	90679	5658	..	1674	5	550	0 9	3101	0 9	44	140
127	5553	..	66	..	..	..	..	..	..	..	..
128	9768	900	..	725	7½	105	0 6½	..	..	..	25
129	2013	92	..	45	..	..	..	..	..	3	..
130	2878	84	..	7	5	..	..	..	..	..	10
	14659	1076	..	777	..	105	..	..	..	3	35
131	1900	160	..	5	5	..	..	150	2 6	..	4
132	6898	1643	..	277	4½	..	..	1443	3 6	5	16
133	2146	465	..	..	..	..	..	..	..	..	..
134	26038	4699	..	885	4½	..	..	3814	3 1	11	38
135	1983	232	..	77	..	..	..	163	..	..	2
136	3203	963	..	..	..	..	..	..	..	..	..
137	17616	3834	..	450	5	..	..	3384	3 10	..	27
138	..	..	..	..	..	..	..	..	..	..	..
139	422720	53821	..	4696	5	7230	2 0½	40835	2 0½	555	272
140	32338	2794	..	240	5	..	..	2367	1 6	..	..
141	5148	762	..	72	..	..	..	..	2 10	4	3
142	1740	323	..	..	..	..	..	323	3 4	..	2
143	11072	2329	..	331	4½	..	..	1944	3 8½	22	32
144	8500	1691	..	357	3½	..	..	1691	4 0	36	24
	541902	73716	..	7390	..	7230	..	56114	..	633	420

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
IRELAND.		
(A) Ready-made Clothing	bBelfast Tailors	145
Shirts, &c.	Sligo Manufacturing	146
	Total	
ENGLISH WHOLESALE SOCIETY.		
(A) Flannel	Littleborough	147
Hosiery	*Leicester	148
Ready-made Clothing	Broughton	149
"	Leeds	150
Worsted and Wool	Batley	151
(B) Boots and Shoes	Heckmondwike	152
"	Leicester	153
(D) Wood Workers Cabinet Making	Rushden	154
(F) Printing, &c.	Broughton	155
(G) Corn Milling	Longsight	156
	Dunston	157
	Silvertown	158
(I) Various—Soap, Candles, &c.	Irlam	159
" Lard &c.	West Hartlepool	160
" Biscuits, Sweets, &c.	Crumpsall	161
" Preserves, Pickles, &c.	Middleton	162
" Tobacco	Manchester	163
	Total	
SCOTTISH WHOLESALE SOCIETY.		
(A) Woollen and Clothing	Shieldhall (Glasgow) and Ettrick Mill, Selkirk....	164
(B) Leather, Boots and Shoes	Shieldhall (Glasgow)	165
(D) Cabinet, Brush, and Saddlery	" "	166
(F) Printing and Bookbinding	" "	167
(G) Corn Milling, &c — Chancelott Junction, and Regent Flour Mills	Edinburgh and Glasgow	168
(I) Various—		
Preserves, Confections, Chemicals,		
Pickles, and Coffee	Shieldhall	169
Tobacco	"	170
Miscellaneous	"	171
Soap	Grangemouth	172
	Total	

* Six months only.

PRODUCTIVE SOCIETIES, 1903.

557

	No. of Mem- bers.	LIABILITIES.			ASSETS.					No. of Em- ployees on Dec. 31st	EXPENSES.	
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.		Salaries and Wages.	Depre- ciation
		£	£	£	£	£	£	£	£		£	£
145	207	260	642	..	108	260	..	524	..	..	..	..
146	220	2246	1345	..	1117	1377	..	..	1368	55	947	87
	427	2506	1987	..	1225	1637	..	524	1368	55	947	87
147	18687	..	6032	12874	..	..	..	105	4541	380
148	60102	..	28841	22596	..	..	..	318	5645	997
149	22241	..	6547	2915	..	..	..	587	24706	1182
150	20723	..	15168	8712	..	..	..	580	25658	1201
151	37038	..	20512	12668	..	..	..	212	11041	1881
152	35684	..	10337	10460	..	..	..	475	21660	2034
153	150491	..	27349	123378	..	..	..	2335	132346	4995
154	24135	..	17333	11724	..	..	..	331	16429	1106
155	16552	..	8084	4977	..	..	..	74	6033	596
156	73275	..	46153	16160	..	..	..	627	31206	4434
157	137206	..	60692	92113	..	..	..	175	19569	7045
158	130943	..	74929	36016	..	..	..	95	9423	5654
159	165547	..	64784	125608	..	..	..	402	22807	5463
160	25450	..	12916	12721	..	..	..	84	1977	946
161	84635	..	48589	17745	..	..	..	494	23247	4168
162	190455	..	43670	100652	..	..	..	440	21007	3470
163	72126	..	19898	43538	..	..	..	464	18302	1476
	1208290	..	511784	660857	..	..	..	11198	395597	47028
164	92357	..	49475	43582	..	..	..	1537	55544	4166
165	72123	..	29408	42639	..	..	..	1403	65367	2125
166	39765	..	11380	27531	..	..	..	381	22275	997
167	16854	..	11981	5644	..	..	..	307	13439	895
168	238293	..	151690	90390	..	..	..	215	13596	7523
169	57111	..	22989	32494	..	..	..	383	16517	2089
170	53893	..	4047	52297	..	..	..	144	6233	502
171	38085	..	21702	15517	..	..	..	275	13922	2226
172	34334	..	14264	18235	..	..	..	68	3788	1318
	643315	..	316936	328329	..	..	..	4713	210681	21841

† Shipping, Creameries, Purchasing Depôts, &c.

OBJECT OF MANUFACTURE	NAME OF SOCIETY.	
IRELAND.		
(A) Ready-made Clothing.....	bBelfast Tailors	145
Shirts, &c.	Sligo Manufacturing	146
	Total	
ENGLISH WHOLESALE SOCIETY.		
(A) Flannel	Littleborough.....	147
Hosiery.....	Leicester	148
Ready-made Clothing	Broughton	149
"	Leeds	150
Worsted and Wool	Batley	151
(B) Boots and Shoes	Heckmondwike	152
"	Leicester	153
"	Rushden	154
(D) Wood Workers, Cabinet Making.....	Broughton	155
(F) Printing, &c.	Longsight	156
(G) Corn Milling	Dunston	157
"	Silvertown	158
(I) Various Soap, Candles, &c.	Irlam	159
" ard, &c.	West Hartlepool	160
" Biscuits Sweets &c.	Crumpsall	161
" Preserves, Pickles, &c.....	Middleton	162
" Tobacco	Manchester	163
	Total	
SCOTTISH WHOLESALE SOCIETY.		
(A) Woollen and Clothing.....	Shieldhall (Glasgow) and Ettrick Mill Selkirk....	164
(B) Leather. Boots and Shoes.....	Shieldhall (Glasgow)	165
(D) Cabinet Brush and Saddlery	"	166
(F) Printing and Bookbinding.....	"	167
(G) Corn Milling &c.—Chancelot, Junction, and Regent Flour Mills	Edinburgh and Glasgow.....	168
(I) Various -		
Preserves, Confections, Chemicals		
Pickles and Coffee	Shieldhall	169
Tobacco	"	170
Miscellaneous	"	171
Soap	Grangemouth	172
	Total	

* Six months only.

NET PROFIT: HOW DIVIDED.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£	£	£	s. d.	£	s. d.	£	£
145	1820	..	10	..	..	..	..	..	..	..	..
146	3956	..	285	..	..	..	..	..	..	..	..
	5776	..	385	..	..	..	..	..	..	..	..
147	18639	687	..	560	..	..	..	..	..	..	..
148	32382	..	671	912	..	..	..	..	..	..	..
149	42906	1616	..	660	..	..	..	..	..	..	..
150	49655	2648	..	625	..	..	..	..	..	..	..
151	48871	841	..	1033	..	..	..	..	..	..	..
152	73108	2683	..	1222	..	..	..	..	..	..	..
153	375570	1354	..	4801	..	..	..	..	..	..	..
154	59497	5962	..	774	..	..	..	..	..	..	..
155	12302	..	890	486	..	..	..	..	0 4	..	..
156	86919	6016	..	2218	..	..	..	..	..	..	..
157	668961	11166	..	3986	..	..	..	..	..	..	..
158	402647	5395	..	3886	..	..	..	..	..	..	..
159	379789	19483	..	4833	..	..	..	..	..	..	..
160	124160	..	558	848	..	..	..	..	..	..	..
161	164902	12614	..	2601	..	..	..	..	..	..	..
162	283697	19671	..	3501	..	..	..	..	..	..	..
163	358609	8620	..	2142	..	..	..	..	..	..	..
	3182614	92756	2119	35088	..	..	..	..	..	..	..
164	144593	9477	..	4395	..	..	..	..	..	..	..
165	234239	10982	..	3433	..	..	..	..	..	..	..
166	56831	5139	..	1892	..	..	..	..	..	..	..
167	41749	5001	..	802	..	..	..	..	..	..	..
168	579001	28196	..	6127	..	..	0 8	..	0 8	..	..
169	173096	16290	..	2717	..	..	..	..	..	..	..
170	157921	6035	..	2567	..	..	..	..	..	..	..
171	189183	9577	..	1811	..	..	..	..	..	..	..
172	51011	..	2554	1657	..	..	..	..	..	..	..
	1627624	90697	2554	25411	..	..	..	..	..	..	..

DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES

(Exclusive of the Productive Departments of the Wholesale Societies).

OBJECT OF MANUFACTURE.	No. of Societies.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, including Overdraft from Bank.	Reserve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.	
								House Property.	All other Invest- ments.		
ENGLAND AND WALES:—											
Cotton, Linen, Silk, and Wool	18	4630	106263	76155	11303	79329	97040	3064	12632	27094	1
Boots and Shoes, and Leather	25	4637	58914	44334	10654	39433	63358	..	10669	26389	2
Metal, Hardware, &c.	17	1534	32978	17303	7741	28265	23773	320	5807	10166	3
Wood Workers	9	522	10630	21845	1793	23639	11430	..	2728	5129	4
Building and Quarrying	17	3063	37711	70685	5896	34688	10796	51555	9881	20846	5
Printing and Bookbinding	13	2004	41785	34807	8998	66548	10270	..	1738	14476	6
Corn Milling	8	5347	351201	41057	8845	170860	100416	740	86387	71915	7
Baking	5	453	4082	1030	238	4407	621	213	231	497	8
Various	13	1602	21102	7806	3811	14602	10776	..	5277	5225	9
Total	125	23852	664666	315022	58739	461771	328480	55892	135420	182587	
SCOTLAND:—											
Cotton and Wool	1	2292	38819	41509	3827	26575	26075	..	24296	5548	1
Quarrying	1	80	421	1350	312	1350	900	..	..	971	2
Printing and Bookbinding	3	421	11051	6956	3137	15492	708	..	1771	4640	3
Baking	14	6872	160316	205698	38070	201666	46426	3158	140776	16815	4
Total	19	9665	205607	255513	46346	243733	74169	3158	172843	27974	
IRELAND:—											
Cotton and Wool	2	427	2506	1987	..	1225	1637	..	524	1368	1
	2	427	2506	1987	..	1225	1637	..	524	1368	

DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES—Continued
(Exclusive of the Productive Departments of the Wholesale Societies).

EXPENSES.				NET PROFIT: HOW DIVIDED.								
No. of Employees on December 31st.	Salaries and Wages.		Depreciation.	Sales during the Year.	Profits for 1903.	Loss for 1903.	To Capital.		To Labour.	To Purchaser.	Subscriptions.	
	£	£					£	£			Amount Paid.	Amount Paid.	Educational Purposes.	Charitable Purposes.
1	1801	77061	5233	304044	11809	1449	4205	2021	3093	233	240	
2	1778	95347	2998	316648	13749	59	3457	3948	2832	310	316	
3	777	36751	1741	97692	6679	122	2274	1796	1283	115	78	
4	261	16198	344	35504	713	70	465	42	101	1	..	
5	641	35890	811	107265	3748	458	1108	898	98	138	204	
6	611	41150	4117	114654	7409	13	2587	844	993	54	273	
7	432	33881	13226	1373155	78214	1380	13464	94	57638	18	149	
8	30	2126	126	15947	2019	145	184	..	1625	..	35	
9	190	11061	959	55349	3469	594	902	547	1049	24	59	
	6521	349405	29495	2420258	127809	4290	28646	10190	68712	893	1354	
1	365	16417	982	90979	5658	..	1674	550	3101	44	140	
2	24	40	5553	24	66	..	..	..	..	..	..
3	110	5298	430	14659	1076	..	777	105	..	3	35	
4	1352	77331	11188	541902	73716	..	7390	7230	56114	633	420	
	1851	99086	12624	652793	80450	66	9841	7885	59215	680	595	
1	55	947	87	5776	..	385	..	..	..	..	..
	55	947	87	5776	..	385	..	..	..	..	..

GENERAL SUMMARY OF THE PRODUCTIVE SOCIETIES.

		No. of Societies.		LIABILITIES.			ASSETS.				
		No. of Mem- bers.	Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Land, Buildings, Machinery, and Fixed Stock.	Value of Stock in Trade.	Investments.	Owing to the Society for Goods.		
								House Property.	All other Invest- ments.		
			£	£	£	£	£	£	£	£	
England and Wales	125	29452	664666	315022	58739	461771	328480	55892	135420	182587	
Scotland	19	9665	205607	255513	46346	243738	74169	3158	172843	27974	
Ireland	2	427	2506	1987	..	1225	1637	..	524	1368	
English Wholesale Society	*1	..	..	1208290	..	511784	669837	..	..	..
Scottish Wholesale Society	+1	..	..	63815	..	316936	928329	..	..	..
Total	148	38944	872779	2424127	105085	1535449	1393472	59050	308787	211929	

NET PROFIT: HOW DIVIDED.													
EXPENSES.		Sales during the Year.		Profits for 1903.	Loss for 1903.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
No. of Employees on December 31st.	Salaries and Wages.	Depre- ciation				Amount Paid.	Amount Paid.	Amount Paid.	Amount Paid.	Educa- tional Purposes.	Charitable Purposes.		
1	£	£	£	£	£	£	£	£	£	£	£	£	£
6521	349405	29495	2420258	127809	4290	28646	10190	68712	7885	59215	838	1354	
1851	99086	12624	652793	80450	66	9841	7885	59215	..	..	690	595	
55	947	87	5776	385	385	..	..	..	..	..	..	..
11198	385597	47028	3182614	92756	2119	35088	..	..	..	..	..	..
4713	210381	21841	1627624	90697	2554	25411	..	..	..	..	..	..
24838	1055716	111075	7889065	891712	9414	98086	18075	127927	1573	..	1949	..	

* Seventeen Productive Departments. + Nine Productive Departments.

* Seventeen Productive Departments.

† Nine Productive Departments.

A BIRD'S-EYE VIEW OF CO-OPERATION IN ENGLAND, IRELAND, SCOTLAND, and WALES, from 1861 to 1902.

Compiled by H. R. Bailey, Newcastle-on-Tyne, from the Registrar's Returns.

Year.	Societies making Returns.	Members.	Share Capital.	Loan Capital.	Trade.	Profit.
			£	£	£	£
1861..	....	48,184	333,290	....	1,512,117	....
1862..	450	91,502	310,731	54,452	2,349,055	166,302
1863..	460	108,588	573,582	73,543	2,626,741	213,623
1864..	505	129,429	684,182	89,122	2,836,606	224,460
1865..	867	148,586	819,367	107,263	3,373,847	279,226
1866..	915	174,993	1,046,310	118,023	4,462,676	372,307
1867..	1052	171,897	1,475,199	136,734	6,001,153	398,578
1868..	1242	208,738	2,027,776	184,163	8,113,072	425,542
*1869..	1300	220,000	2,000,000	190,000	8,100,000	500,000
1870..	1375	249,113	2,034,261	197,128	8,202,466	555,435
1871..	746	262,188	2,305,951	215,553	9,437,471	670,721
1872..	748	300,931	2,785,777	344,509	11,388,590	807,748
1873..	980	387,701	3,512,962	497,750	15,662,453	1,119,023
1874..	1026	411,252	3,903,608	586,972	16,358,278	1,226,010
1875..	1163	479,284	4,700,990	844,620	16,088,077	1,425,267
1876..	1165	507,857	5,304,019	919,762	19,909,699	1,741,238
1877..	1144	528,582	5,487,959	1,073,265	21,374,013	1,900,161
1878..	1181	560,703	5,730,218	872,686	21,128,316	1,817,943
1879..	1169	573,084	5,747,841	1,495,243	20,365,602	1,949,514
1880..	1183	604,063	6,232,093	1,341,290	23,248,314	1,579,873
1881..	1230	642,783	6,937,284	1,483,583	24,926,005	1,979,576
1882..	1145	654,038	7,289,359	1,463,959	26,573,551	2,106,958
1883..	1165	681,691	7,500,835	1,538,544	28,089,310	2,324,031
1884..	1264	849,615	8,205,073	1,717,050	29,295,227	2,658,646
1885..	1288	803,747	8,799,753	1,827,109	29,882,679	2,883,761
1886..	1296	835,200	9,297,506	1,999,658	31,253,757	2,966,343
1887..	1291	896,910	9,817,787	2,044,498	32,697,253	3,069,268
1888..	1369	943,949	10,383,882	2,282,519	36,005,235	3,304,843
1889..	1438	1,014,086	11,187,409	2,517,940	39,089,087	3,628,608
1890..	1435	1,056,152	12,067,425	2,790,545	41,503,196	4,079,281
1891..	1509	1,126,516	12,064,693	3,054,262	46,915,965	4,548,417
1892..	1682	1,222,821	14,105,181	3,357,121	49,599,800	4,674,893
1893..	1718	1,265,980	14,518,738	3,522,313	49,051,036	4,500,806
1894..	1733	1,312,297	15,176,730	3,621,106	50,856,955	4,856,149
1895..	1695	1,349,420	16,122,710	3,914,264	52,096,664	5,344,215
1896..	1725	1,436,995	17,507,024	4,157,901	56,628,069	5,886,004
1897..	1730	1,520,860	18,735,939	8,160,749	61,637,194	6,428,096
1898..	1820	1,596,726	19,856,945	8,996,858	65,270,640	6,834,689
1899..	1843	1,685,134	21,524,161	10,037,821	70,068,753	7,418,046
1900..	1817	1,778,401	23,255,837	10,962,283	77,529,915	8,059,350
1901..	1861	1,865,858	24,705,148	12,013,829	82,029,409	8,544,433
1902..	2017	1,983,519	25,997,467	12,884,659	85,907,429	8,975,076
†1903..	....	....	....	....	....	....
				Total.	£1,289,445,675	£122,444,460

* No return published in 1869; these figures are an estimated amount.

† Return not yet published.

Detailed List of Subscriptions Received from Societies

FROM JANUARY 1ST TO DECEMBER 31ST, 1903.

I R E L A N D .

No. of Members.	SOCIETIES.	£	s.	d.
300	Armagh and District	2	10	0
1168	Belfast	8	16	6
11	Castledockrell C. Bank	0	1	10
188	Dunsany	1	11	3
46	Grange Dairy	0	7	8
68	Greenore	0	11	4
201	Inchicore	1	13	6
84	Irish Agricul. C. Wholesale..	0	14	0
60	Irish C. Agency	0	10	0
400	Lisburn	3	3	4
64	Lissarda Dairy	0	10	8
777	Londonderry Equitable	6	1	8
86	Luean	0	13	8
234	Portadown	1	19	0
3687		£29	4	5

M I D L A N D S E C T I O N .

No. of Members.	SOCIETIES.	£	s.	d.
1734	Alcester	12	10	0
175	" Needle Makers	1	9	2
20	Andrews' C. Watch Manu- facturing (Coventry)	0	5	0
700	Annesley	5	16	8
240	" Woodhouse	2	0	0
287	Anstey	1	3	11
242	Ashby-de-la-Zouch	2	0	0
350	Aston Fields	2	10	0
265	Atherstone	2	4	2
500	Barwell	4	3	4
500	Bidford	4	3	4
6365	Birmingham Industrial	20	0	0
60	" Printers	0	10	0
62	Blakesley	0	10	0
122	Blue Lias	1	0	4
1151	Bolsover	8	11	0
1819	Boston	8	6	8
53	Bourton (Much Wenlock) ..	0	8	4
82	Bozeat Industrial	0	13	8
200	Bridgnorth	1	13	4
126	Bromsgrove Nail Forgers ..	1	1	0
132	Broughton Astley	1	1	8
1566	Bulwell	8	6	8
343	Burton Latimer	2	17	2
3755	Burton-on-Trent	10	16	8
800	Cannock and District	6	13	4
1189	Cinderhill	9	18	2
1076	Clay Cross	8	19	4
2639	Coalville	8	6	8
594	Codnor Park and Ironville ..	4	19	2
10	" and Selston Baking	0	10	0
—	Co-operative Productive Federation	0	10	6

Midland Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
—	Coventry and District Agri- cultural	0	6	4
80	" Farmers' Dairy ..	0	8	0
208	" Licensed Trade Supply	1	14	8
5650	" Perseverance	13	13	0
104	" Watch Manufact'g	0	16	8
174	Croft	1	9	0
12	Cromwell C. Agricultural ..	0	2	0
750	Daventry	6	5	0
67	Denton	0	11	2
15939	Derby	40	0	0
51	" Printers	0	5	0
826	Desborough	6	13	4
235	" Boot and Shoe..	1	19	2
37	" Corset	0	6	2
150	Dudley Bucket and Fender ..	1	5	0
724	Earls Barton	5	18	11
692	Enderby	5	15	4
721	Finedon	6	0	2
33	" Boot and Shoe	0	10	6
356	Fleckney	2	19	4
2579	Gainsborough	8	8	0
231	G enfield	1	18	4
204	" Progress Boot & Shoe ..	1	14	0
1420	Grantham	8	6	8
91	Great Glen	0	15	0
4566	Great Grimsby	8	6	8
1285	Great Wigston	10	14	2
158	Groby	1	6	4
720	Harbury	6	0	0
131	Harleston	1	1	10
480	Harpole	4	0	0
211	Hathern	2	0	6
304	Higham Ferrers	2	10	0
80	" Boot & Shoe	0	13	4
149	Hollington	1	4	10
2683	Hucknall Torkard	11	10	0
109	Huncote	0	18	2
496	Huntingdon	4	2	8
215	Ideal Clothiers—Wellingboro'	1	15	10
2611	Ilkeston	21	15	2
287	Irchester	2	6	8
525	Ironbridge & Coalbrookdale..	4	7	6
512	Irthlingboro'	4	5	4
6000	Kettering	16	16	0
726	" Boot and Shoe	6	1	0
840	" Clothing	7	0	0
191	" C. Building	3	4	8
300	" Corset	2	10	0
297	" Union Boot & Shoe ..	2	9	6
120	Keyworth	1	0	0
2427	Kidderminster	16	13	4
1329	King's Lynn	8	6	8
868	Kirkby-in-Ashfield	7	4	8
96	" " Mnfng. ..	0	16	0

Midland Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
3766	Langley Mill.....	12	10	0
416	Langwith	2	14	8
355	Lea and Holloway	2	19	2
13707	Leicester	36	0	0
600	„ Anchor Boot & Shoe	5	0	0
20	„ Basket Makers	0	3	4
979	„ Boot and Shoe	8	3	2
134	„ Co-op. Engineers	1	2	4
—	„ Hosiery	6	18	9
248	„ Printing	2	1	4
160	„ Self-Help Bt. & Shoe	1	2	0
6404	Lenton and Nottingham	12	0	0
10294	Lincoln Equitable	25	0	0
431	„ Land and Building.. ..	3	11	8
680	Lockhurst Lane	5	13	4
600	Long Bucky	5	0	0
107	„ „ Boot and Shoe	0	17	10
41-8	Long Eaton	20	0	0
25	„ „ Printing	0	5	0
279	Loughborough Industrial ..	2	6	6
624	Louth	5	4	0
227	Lowdham	1	10	0
3204	Mansfield and Sutton	12	10	0
902	Market Harborough	7	8	8
210	Mayfield	1	15	0
638	Melton Mowbray	5	6	4
132	Midland Boot Manufacturers (Wellingboro')	1	2	0
50	Midland Locksmiths	0	8	4
70	„ Productive Tin Plate ..	0	11	8
231	Moulton	1	18	6
272	Mountsorrell	2	5	0
168	Napton	1	8	0
1379	Netherfield	10	16	8
722	Newark	6	0	0
915	New Basford	7	6	8
180	Northampt'nshire Productive (Wollaston)	1	10	0
1523	Northampton	8	6	8
51	Nottingham Bakers	0	8	6
113	„ Printers	0	18	10
2790	Nuneaton	8	6	8
195	Oadby	1	12	6
608	Oakengates	5	0	0
200	Oakham	1	13	4
720	Oswestry	5	12	6
8790	Peterborough	37	6	9
471	Pinxton	3	18	6
72	Pitsford	0	11	6
600	Pleasley and Pleasley Hill ..	5	0	0
284	Prees	1	15	0
250	Radcliffe-on-Trent	2	1	8
120	Ratby	1	0	0
811	Raunds Distributive	6	15	0
41	„ „ Productive	0	6	10
574	Retford	4	15	4
27	Ringstead Unity	0	4	6
8150	Ripley	20	0	0
165	Rothwell Boot and Shoe ..	1	4	0
516	Ruddington	4	6	0
4336	Rugby	18	0	0
600	Rugeley	5	0	0
1313	Rushden	10	18	10
45	St. Crispin (Raunds)	0	7	6
420	St. Ives (Hunts.)	3	10	0
1627	Scunthorpe	8	6	8
546	Selston	4	10	0
775	Shepshed	6	8	6
856	Shrewsbury	7	2	8
1272	Soho	8	6	8
41	Southwell	0	5	0
740	Spalding	6	0	10

Midland Section—continued.

No of Members	SOCIETIES	£	s.	d.
140	Sperope Boot Manufacturers (Barwell)	1	3	10
1490	Stafford	8	6	8
757	Stanton Hill	6	6	0
1796	Stapleford and Sandiacre ..	14	0	4
550	Stone	4	11	8
160	Stoney Stanton New	1	6	8
2200	Tamworth	16	16	0
1607	Ten Acres and Stinchley ..	8	6	8
165	Thrapston	1	7	6
54	Tibberton	0	9	0
300	Tibshelf	2	10	0
651	Tipton	4	4	0
18	Walgrave Productive	0	3	0
1849	Walsall	15	8	0
113	„ C. Padlock	0	18	10
530	Wednesbury and Dist. New ..	4	7	6
2406	Wellingboro' Midland	10	0	0
137	West Haddon	1	2	10
450	Whitechurch (Salop)	2	16	3
45	Wigston Magna Hosiers ..	0	7	6
378	Wisbech Phoenix	3	3	0
540	Wollaston	4	10	0
1776	Wolverhampton	10	0	0
102	Woodford	0	17	0
105	Wootton	0	14	8
2060	Worcester Industrial	10	0	0
229	Yardley Hastings	1	16	0

200722

979 4 5

DONATION.

Rothwell

1 10 0

£980 14 5

NORTHERN SECTION.

No of Members.	SOCIETIES.	£	s.	d.
281	Allendale	2	6	10
402	Alston	3	7	0
1300	Amble	10	8	4
4937	Annfield Plain	20	0	0
2288	Ashington	18	19	9
702	„ Equitable	5	17	0
1130	Aspatia Industrial	9	7	6
700	Backworth	5	13	9
848	Barnard Castle	6	17	8
454	Behside	3	15	8
1626	Bedlington	13	6	8
80	Belsay	0	13	4
3239	Birley District	26	19	0
13076	Bishop Auckland	25	25	0
8010	Blaydon-on-Tyne	50	0	0
1500	Boldon Collieries	12	10	0
1110	Brandon and Byshtotles ..	9	3	4
81	Brandsby Dairy Association	0	13	6
1032	Broomhill	8	12	0
397	Cambois	3	4	0
6360	Carlisle South End	33	6	8
252	Castle Howard	2	0	0
4421	Chester-le-Street	18	6	7
446	Choppington	3	13	4
5619	Cleator Moor	30	0	0
718	Clive Industrial—Blyth ..	5	17	1
221	Coanwood	1	15	6
1834	Consett	8	6	8
2386	Cornforth and Coxhoe	9	19	8
1380	Cowpen Quay Central	10	0	0
416	Coxlodge and Fawdon	3	8	3

Northern Section—continued.

No of Members	SOCIETIES	£	s	d.
342	Craghead and Holmside	2	16	10
3232	Cramlington	26	15	8
5604	Crook	20	0	0
401	Dalston	3	6	10
7062	Darlington	20	0	0
10	Derwent Flour Mill	2	2	0
2180	Durham	14	0	0
417	Easington Lane	3	9	6
1225	Egremont	8	6	8
800	Esh	6	13	4
961	Felling Industrial	8	0	2
504	" Shore	4	4	0
342	Fourstones and Newbrough	2	17	0
12915	Gateshead	34	0	0
225	Greenhead	1	17	6
278	Grosmont	2	6	4
348	Guide Post	2	16	6
493	Guisborough	4	1	8
591	Haltwhistle	4	18	4
177	Harrington	2	0	0
6966	Hartlepoons	31	10	0
3538	Haswell	8	10	0
300	Haydon Bridge	2	10	0
691	Hebburn Colliery	5	15	0
1932	Hetton Downs	8	6	8
370	Hexham and Acomb	3	0	4
96	Houghton	1	10	0
272	Howick	2	5	4
4319	Jarrow and Hebburn	25	0	0
700	Keswick	5	16	8
353	Kirkby Stephen	2	18	10
335	Lazonby and District	2	15	10
1263	Leadgate	9	18	5
1513	Loftus	8	10	0
88	Longhirst	0	14	8
500	Longtown	4	0	0
341	Low Moorsley	2	16	6
390	Malton and Norton	3	0	6
192	Marsden	1	13	5
342	Marske-by-the-Sea	2	17	0
3955	Maryport	25	0	0
10452	Middlesbro'	42	12	0
14	Middleton-in-Teesdale	11	13	4
1180	Murton Colliery	9	15	6
702	Naworth Collieries	5	18	2
1122	Newbiggin-by-the-Sea	9	7	0
1730	Newbottle	10	0	0
719	New Brancepeth	5	19	10
17798	Newcastle-on-Tyne	40	0	0
117	" H'sehold Furnish'g	0	19	6
348	" St. Anthony's	2	10	0
663	New Delaval	5	10	6
509	Northallerton and District	4	4	10
65	Northern Iron and Tinplate	0	10	10
3167	Norin Shields	16	13	4
483	Pegswood	4	0	6
252	Pelton Fell	2	2	0
290	Penrith	1	10	0
186	Pickering and District	1	10	0
78	Pioneer Fishing—N. Shields	0	13	0
1291	Pittington	10	12	0
380	Radeliffe	3	3	4
4588	Ryhope and Silksworth	38	4	8
2159	Seaham Harbour	8	6	8
1648	Seaton Delaval	10	0	0
418	Seghill	3	9	4
1222	Sherburn Hill	10	3	8
840	Shire Moor	3	10	0
515	Shotley Bridge	4	5	4
1000	Skelton	8	6	8
520	Skinningrove	4	6	8
165	South Hetton Amicable	1	7	6

Northern Section—continued.

No of Members	SOCIETIES	£	s	d
1700	South Shields	14	0	7
1241	Stanhope and Weardale	10	6	10
1264	Station Town	10	3	9
9447	Stoekton-on-Tees	20	0	0
16599	Sunderland	40	0	0
455	Swalwell	3	15	10
558	Tantobie	4	13	0
244	Tebay	2	0	8
156	Thirsk	1	6	0
1086	Throckley and District	8	6	8
136	Togston Terrae & Broomhill	1	2	8
1200	Tow Law	10	0	0
1180	Tudhoe Colliery	8	6	8
1805	Tweedside	8	8	0
2002	Tyne Dock	8	8	0
1861	Walker-on-Tyne	10	0	0
4050	Wallsend	17	0	0
655	West Cornforth	5	9	2
1513	West Pelton	8	6	8
3040	West Stanley	25	0	0
1998	West Wylam and Prudhoe	10	0	0
1043	Whitby	8	12	10
96	Whitfield	0	15	11
310	Widdrington	2	11	8
180	Wigton	1	10	0
1228	Wilington	8	6	8
1414	" Quay and Howdon	11	13	4
1041	Windy Nook	8	13	4
1485	Workington Beehive	8	10	0
1689	" Industrial	10	10	0

250753£1265 15 10**NORTH-WESTERN SECTION.**

No of Members	SOCIETIES	£	s	d.
8424	Accrington and Church	34	17	7
275	Addingham	2	5	10
626	Addlington	2	2	0
159	Ainsworth New Road	1	11	0
380	Airedale Worsted Manufac.	3	3	4
326	Allerton	2	14	4
4159	Ashton-under-Lyne	26	0	0
2711	Baenp	8	6	8
511	" Conservative	4	5	2
455	Bagslate	3	15	10
240	Bakewell	2	0	0
520	Bamfurlong	4	6	8
250	Bangor	2	1	8
115	Barkisland	0	19	2
680	Barnoldswick	5	13	4
20781	Barnsley	70	0	0
236	Barrowford Industrial	2	15	2
8343	Barrow-in-Furness	20	0	0
4926	Batley	20	0	0
167	Beeston	1	7	10
3923	Beswick	8	6	8
240	Beverley and District	1	18	4
345	Billington and Whalley	2	17	6
3072	Bingley	20	0	0
2256	Birkenhead	8	8	0
2347	Birkenshaw	10	0	0
1663	Birstall	10	0	0
2302	Blackburn—Blakey Moor	8	6	8
3499	" Daisyfield	10	0	0
1774	" Grimshaw Park	8	6	8
4078	Blackley	8	8	0
4504	Blackpool	20	0	4
400	" Mineral Waters'ply	3	6	8
180	" Union Printers	1	10	0

North-Western Section—continued

No of Members.	SOCIETIES.	£	s.	d.
259	Blackrod	2	1	0
29346	Bolton	80	0	0
54	„ Cabinet Makers	0	9	0
78	Bradford Cabinet Makers	1	0	0
20374	Bradford (City of)	81	15	5
251	Bridlington	2	0	6
1070	Brierfield	8	6	8
6378	Brighouse	21	0	0
15502	Brightside and Carbrook	55	0	0
274	Broadbottom	2	5	8
159	Brooksbottoms	1	5	0
319	Brymbo	2	10	0
120	Buckley	1	0	0
13116	Burnley	54	13	0
460	„ Self-Help	3	16	8
460	Burslem	3	16	8
11976	Bury	40	0	0
386	Buttershaw	2	16	0
686	Butt Lane	5	14	4
71	Calderdale Clog Sundries	0	11	10
199	Carleton	1	13	2
1231	Carnforth	8	6	8
1840	Castleford Industrial	14	0	0
250	Cefn and District	2	1	8
2542	Chester	8	8	0
845	Chesterfield	7	0	10
945	Chirk Green	2	17	6
2065	Chorley	8	8	0
1100	Churchtown	9	3	4
440	Churwell	3	13	4
666	Clayton	5	9	6
1518	Clayton-le-Moors	12	13	0
3743	Cleckheaton	15	0	0
441	Clifton	3	13	6
714	Clitheroe	5	14	5
820	Close Hill	6	16	8
450	Clown	3	13	8
3632	Colne and District	15	0	0
46	Colne Vale Corn Millers	1	1	0
132	Colwyn Bay	0	12	6
2084	Compstall	8	6	8
2267	Congleton	9	0	0
382	Cononley	3	3	8
351	Co-op. Sundries (Droylsden)	2	18	6
251	Cragg Vale	2	1	10
667	Crawshawbooth	5	11	2
8731	Crewe Friendly	32	0	0
286	Crigglestone	2	3	10
2238	Crompton Provident	11	0	0
613	Crosland Moor	5	0	0
325	Crosshills	2	14	2
2457	Dalton-in-Furness	8	6	8
5150	Darwen Industrial	21	3	4
712	Delph	5	18	6
83	„ Woollen Manufac.	0	13	10
589	Denaby Main	4	16	1
462	Denholme	3	15	1
1045	Denton and Haughton	8	6	8
9890	Dewsbury Pioneers	40	0	0
270	Diggle	2	5	0
187	Disley	1	11	2
162	Dogley Bar	1	7	0
6916	Doncaster	25	0	0
360	Doveholes	3	0	0
221	Driffield	1	16	10
4868	Droylsden	40	11	4
639	Eagley	5	5	0
558	Earby	4	13	0
1950	Earlestown	8	6	8
8833	Ecclesall	30	0	0
252	Eccles Manufacturing	2	2	0
12178	„ Provident	50	8	1

North-Western Section—continued.

No of Members	SOCIETIES.	£	s.	d.
300	Eckington	2	10	0
238	Edenfield	1	19	8
480	Edgworth	4	0	0
240	Ellesmere Port	1	18	4
345	Emley	2	17	6
403	Employés Prov. (Port Sn'ght)	3	7	2
95	Eserick and District	0	15	10
103	Ewloe Place	0	14	0
6928	Failsworth	25	0	0
5281	Farnworth and Kearsley	20	0	0
125	Firgrove	1	0	10
1872	Fleetwood	8	6	8
200	Flint and Oakenholt	1	13	4
224	Gargrave	1	17	0
696	Garston and District	5	0	0
2420	Glossop Dale	8	6	8
805	Golcar	6	14	2
1370	Goole	11	8	4
138	Grange Moor Friendly	1	3	0
156	Grange-over-Sands	0	19	6
320	Grasscroft	2	13	4
2652	Great Harwood	8	6	8
4532	Great Horton	15	0	0
616	Greenfield	5	2	8
443	Greengates & Apperley Bdg.	1	14	0
100	Gregson's Lane	0	16	8
990	Guisely	8	1	5
1266	Hadfield	8	6	8
1144	Halifax Flour	9	10	8
11058	„ Industrial	46	2	0
747	Handsworth Woodhouse	5	18	7
2000	Harrogate	16	13	4
494	Hasland	3	15	0
2259	Haslingden Industrial	8	6	8
542	Haughton Green	4	10	0
210	Hawarden	1	14	2
931	Haworth	7	15	2
480	Hayfield	4	0	0
270	Heapey Busy Bee	2	10	8
873	Hebden Bridge Fustian	10	0	0
2846	„ Industrial	11	17	2
7280	Heckmondwike	20	0	0
349	Helmshore	2	18	2
469	Heptonstall	3	16	4
500	Hepworth	4	3	4
4276	Heywood	17	16	4
121	Higham	1	0	2
1121	Higher Hurst	9	3	4
221	„ Walton	1	16	10
2254	Hillhouse Perseverance	8	8	0
431	Hill Top (Paddock)	3	11	2
1460	Hindley	10	3	4
441	Hindsford	3	13	6
252	Holmfild	2	1	5
4	Holmfirth Boot and Shoe	0	10	0
314	Holyhead	2	12	4
1200	Horbury	8	6	8
2268	Horwich	8	6	8
216	Hoylake and West Kirby	1	6	6
11980	Huddersfield	40	0	0
86	„ Brush Manufac.	0	14	4
112	Hull General Builders	0	16	8
60	„ Ship Builders	0	10	0
334	Hulme Pioneers	2	10	0
528	Hurst Brook	4	8	0
2519	Hyde Equitable	12	12	0
224	Ingleton	1	17	4
265	Junction (Delph)	2	4	2
7996	Keighley	30	0	0
240	„ Ironworks	2	0	0
1980	Kendal	10	0	0
347	Killamarsh	2	17	10

North-Western Section—continued.

No of Members.	SOCIETIES.	£	s	d
702	Kilnhurst	5	17	0
4943	Kingston-upon-Hull	21	0	0
700	Kippax	5	16	8
272	Kirkburton	2	5	4
377	Kirkby-in-Furness	3	2	10
724	Kirkham Fylde Industrial	6	0	8
162	Knuzden Brook	1	7	0
9763	Lancaster and Skerton	48	0	0
96	Lane Bottom	0	16	0
428	Lane Dyehouse	3	11	4
212	Langdale	1	13	4
49905	Leeds Industrial	120	0	0
1514	Leek and Moorlands	8	6	8
108	Leek Silk Twist	2	0	0
75	„ Trimming	0	12	0
787	Lees	6	11	2
539	Lees and Cross Roads	4	6	8
107	Leeswood	0	17	10
9054	Leigh Friendly	21	0	0
138	Leven Valley	1	3	0
1017	Leyland and Farington	8	9	6
545	Linthwaite	4	8	7
1530	Littleborough	8	6	8
650	Little Hulton	5	8	0
560	Little Lever	4	13	4
2587	Liverpool (City of)	12	16	0
298	Livesey	2	9	8
184	Llandudno Junction	1	2	4
120	Llanrug	1	0	0
1011	Longridge	8	6	8
361	Love Clough	3	0	2
225	Lower Darwen	1	17	6
157	Lower Holker	1	6	2
219	Low Moor Nelson Street	1	16	6
458	Luddenden and District	3	15	0
510	Luddendenfoot	4	5	0
4035	Macclesfield	10	0	0
356	„ Silk Manufac.	2	18	8
15701	Manchester & Salford Equit.	52	0	0
—	„ Ed. Com. Assoc.	1	1	0
70	Market Weighton	0	11	8
750	Marsden	6	2	6
5048	Masbro' Equit. Pioneers	31	8	4
689	Matlock Bank	5	4	0
1010	Meltham Industrial	8	6	8
100	„ Mills Provident	0	16	8
1232	Mexboro'	5	0	0
618	Middlestown	4	10	2
2698	Middleton and Tonge	11	13	4
436	Midgley	3	12	8
2028	Millom	8	6	8
566	Milnsbridge Perseverance	7	4	4
1100	Mirfield Industrial	8	6	8
240	Mold Junction	2	0	0
6564	Morley	20	0	0
2954	Mossley	15	0	0
600	Mytholmroyd	5	0	0
126	Nantwich Boot and Shoe	1	1	0
6536	Nelson	25	4	0
206	Netherthong	1	14	4
453	New Hey	3	15	0
1630	New Mills	8	6	8
278	New Moston	2	6	4
331	New Road Side	2	15	2
12089	Oldham Equitable	50	7	5
15344	„ Industrial	63	18	8
178	„ Star Corn Millers	1	9	8
2836	Ossett	8	6	8
1268	Oswaldtwistle	8	6	8
425	Oughtibridge	3	10	10
—	Oxcroft	0	5	0
188	Oxenhope	1	11	4

North-Western Section—continued.

No of Members	SOCIETIES.	£	s	d
2150	Padiham	8	6	8
683	Parkgate and Berry Brow	5	6	8
147	Pecket Well	1	4	6
2360	Pendleton	95	9	6
373	Poynton and Worth	3	2	2
13627	Preston	32	0	0
2565	Prestwich	10	10	0
680	Printing Society, Manchester	10	0	0
2107	Queensbury	8	6	8
523	Queensferry and District	4	7	2
4548	Radcliffe and Pilkington	20	0	0
2506	Ramsbottom Industrial	10	0	0
542	Ravensthorpe	4	6	8
832	„ Self-Help	5	18	8
1196	Rawdon	8	6	8
603	Rawtenstall Industrial	4	18	10
1150	Rhodes	8	6	8
158	Ribchester	0	6	7
527	Ringley and Kearsley	4	7	10
831	Ripon and District	6	15	3
573	Ripponden	4	15	10
1008	Rishton	8	6	0
709	Rochdale Conservative	5	8	4
642	„ Corn Mill	5	5	0
12240	„ Equitable Pioneers	50	19	11
1618	Royton	8	10	0
6365	Runcorn	20	0	0
92.6	St. Helens	10	10	0
69	Salterforth	0	11	6
220	Scapegoat Hill	1	16	6
813	Scarborough and District	6	15	2
8	Scar Wood Coal	0	5	0
402	School Lane Walt'n-le-D'le	3	7	0
122	Sedburgh	1	0	4
542	Selby and District	4	6	10
228	Shawforth	0	13	1
228	Sheepridge	1	18	0
856	Sheffield	6	5	0
43	„ Builders	0	7	2
60	„ Cutlery	0	10	0
80	„ Federated Cutlers	0	13	4
254	Shepley	2	2	0
282	Siddall	2	7	0
668	Silsden	5	11	4
736	Silverdale	6	2	8
43	Skelldale Dairy	0	6	10
316	Skelmanthorpe	2	10	0
1011	Skelmersdale	8	6	8
1400	Skipton	11	13	4
2040	Slaithwaite	8	6	8
160	Smithy Bridge	1	6	8
522	South Crosland & Netherton	4	6	8
2736	Sowerby Bridge Flour	1	0	0
3353	„ Industrial	15	0	0
501	Stacksteads	4	3	4
712	Stainland & Holywell Green	5	18	8
4351	Stalybridge	10	0	0
126	Stanbury	1	1	0
431	Staveley Town	3	11	8
354	Steeeton	2	19	0
6831	Stockport	10	10	0
260	„ Great Moor	2	3	4
2497	Stocksbridge	10	0	0
252	Stoke-on-Trent	2	2	0
228	Styal	1	16	6
160	Summerseat & Brookshot'ns	1	6	8
1985	Swarthmoor and Ulverston	8	6	8
227	Swinton Chorley Road	1	17	10
600	„ Moorside	5	0	0
300	„ Upper	2	10	0
378	Tadcaster	3	3	0
358	Thomson, Wm., and Sons	2	19	8

North-Western Section—continued.

No of Members.	SOCIETIES.	£	s.	d.
707	Todmorden—Bridge End....	5	17	5
3708	" Industrial	15	9	0
80	Tong Park—Baildon	0	13	4
1106	Tottingham Industrial	8	6	8
3119	Toxteth	10	0	0
196	Trawden	1	12	6
94	Turn	0	15	0
1122	Tyldesley	8	6	8
916	Uppermill	7	12	8
358	Uppertown	2	19	8
236	Wainstalls	1	19	4
5343	Wakefield Industrial	15	0	0
1838	Walkden	10	0	0
153	Walmer Bridge	1	4	2
604	Walsden	5	0	8
242	Wardle	2	0	4
6823	Warrington	15	0	0
176	Water	0	14	8
531	Waterfoot	4	3	4
716	Waterloo	5	19	4
1085	Westhoughton Friendly	9	0	0
1016	" United	8	9	4
23	West Yorks. Coal Federation	0	5	0
234	Wetherby	1	15	4
794	Whaley Bridge	6	12	4
128	Wheatley Lane	1	0	9
112	Wheelton	0	18	6
463	Whiston	3	17	2
187	Whitehough	1	9	6
288	Whitewell Bottom	2	8	0
330	Whittington	2	15	0
399	Wibsey Slackside	3	6	6
6572	Wigan	16	16	0
300	Wilsden	2	10	0
5610	Windhill	32	0	0
287	Winewall	2	0	0
1938	Winnington	10	0	0
1577	Winsford	8	6	8
476	Withnell	3	15	0
361	Woodley	4	9	6
479	Wooddale	3	19	10
600	Wooldford	5	0	0
1544	Worksop	10	0	0
168	Worsley—Roe Green	1	6	6
730	Wrexham	6	1	8
8200	York	40	0	0
470	Youlgreave	3	18	4

764623 £3308 0 3

DONATIONS.

Co-op. Insurance, Manchester	20	0	0
" Newspaper, "	15	0	0
" Wholesale, "	250	0	0
Amalgamated Union of Co-operative Employes	2	2	0
Hazel Grove	2	0	0
Hollingworth	4	4	0
Whitworth	5	5	0

£3606 11 3

SCOTTISH SECTION.

No. of Members.	SOCIETIES.	£	s.	d.
19023	Aberdeen Northern	12	10	0
3650	Alloa	12	0	0
938	Alva Bazaar	7	16	4
300	Annbank	2	10	0

Scottish Section—continued.

No of Members.	SOCIETIES	£	s.	d.
445	Anniesland	3	14	2
1264	Arbroath Equitable	8	6	8
1227	" High Street	10	0	0
1000	Ardrossan	8	6	8
964	Armadales	8	0	8
418	Auchinheath	3	9	8
529	Auchinleck	4	8	2
298	Auchtermuchty	2	9	8
802	Avonbank	6	13	4
2470	Bainsford and Grahamston	8	6	8
1191	Bannockburn	9	18	6
2636	Barrhead	15	0	0
1251	Bathgate	10	8	6
710	Beith	5	18	4
860	Bellshill and Mossend	7	0	0
1196	Blantyre	9	0	0
1109	Bo'ness	8	6	8
750	Bonnybridge	6	5	0
1896	Brechin Equitable	8	6	8
250	Bridge of Weir	4	3	4
1694	Broxburn	13	6	8
1000	Buckhaven	8	6	8
960	Burnbank	8	0	0
245	Burntisland	2	1	0
230	Busby	1	18	4
209	Cadder	1	14	10
236	Calderbank	2	0	0
1149	Camuslang	8	8	0
1115	Camelon	9	3	4
715	Carluke	5	16	8
700	Carriek	5	16	8
447	Carron	3	11	8
276	Carstairs Junction	2	6	0
272	Cathcart	2	5	4
557	Catrine	4	12	10
536	Chapelhall	4	9	4
308	Clackmannan	2	11	4
2133	Clydebank	10	0	0
458	Coalburn and District	3	16	4
130	Coaltown of Wemyss	1	1	8
5147	Coatbridge	10	0	0
77	Condorrat Quarrying	1	0	0
867	Cowdenbeath	7	4	4
4994	Cowlairs	12	0	0
147	Crief	2	8	0
706	Crofthead	5	17	8
597	Crosshouse	4	19	6
269	Cumbernauld	2	4	10
156	Cupar and District	1	3	0
341	Dalmellington	2	15	0
294	Dalmuir	2	8	4
4734	Dalziel	10	0	0
833	Darvel	6	18	10
955	Denny and Dunipace	7	19	2
87	Douglas Provident	0	14	0
498	Dreghorn	4	3	0
2560	Dumbarton	8	6	8
966	Dumfries and Maxwelltown	7	8	10
289	Dumbane	2	8	2
438	Dundee (City of)	3	14	6
1475	Dundee & Dist. C. Coal Supply	8	10	4
7009	Dunfermline	20	0	0
1164	Dykehead and Shotts	9	11	11
615	Dysart	5	2	6
240	Earlston	2	0	0
150	East Kilbride	1	5	0
284	East Wemyss	2	7	4
-	Edinburgh—People's Bank	2	10	0
150	" Printing	1	5	0
28507	" St. Cuthbert's	50	0	0
146	Firth of Clyde—Gourock	1	4	4
1233	Galashiels	10	5	6

Scottish Section—continued.

No. of Members.	SOCIETIES.	£	s	d
989	Galashiels Waverley.....	8	4	10
1095	Galston	8	14	7
73	Gavieside	0	12	2
451	Gilbertfield	3	15	0
712	Glasgow—Draps & Furnishg. .	5	18	8
8651	„ Eastern	30	0	0
13922	„ Kinning Park	15	0	0
1293	„ London Road	9	3	4
1015	„ Progress	8	6	8
13585	„ St. George	27	0	0
9350	„ St. Rollox	12	0	0
123	„ United Baking	10	0	0
193	Glengowan	1	12	2
74	Glespin Provident	0	12	4
2163	Grahamston and Bainsford. .	8	10	0
1276	Grangemouth	10	10	9
2809	Greenock—Central	12	10	0
456	„ East End	3	16	0
270	Guard Bridge	2	5	0
971	Haddington	4	2	6
9	Hamilton—Baking	2	0	0
1622	„ Central	13	6	8
—	„ Chapel Street	2	1	8
338	„ Palace Colliery	2	16	0
3937	Hawick	15	19	4
105	Howwood	0	17	6
246	Hurlet and Nitshill	1	18	4
760	Hurlford	3	2	11
356	Innerleithen	2	19	4
521	Irvine and Fullarton	4	6	10
487	Jedburgh Store Co.	4	1	2
1320	Johnstone	11	0	0
575	Juniper Green	4	15	10
256	Kelso	2	2	8
1232	Kelty	10	0	0
261	Kettle	2	3	0
480	„ Baking	3	19	10
488	Kilbarchan	4	0	0
1087	Kilbirmie	8	6	8
6105	Kilnarnock Equitable	20	0	0
620	Kilwinning	5	3	4
217	Kingseat	1	15	4
217	Kinross and Vicinity	1	16	2
1306	Kirkintilloch	10	16	8
1020	Lanark Provident	8	10	0
450	Langholm	3	15	0
445	Larbert	3	14	2
1130	Larkhall	9	8	4
228	Lassodie	1	17	4
60	Levensseat	0	10	0
6318	Leith	12	10	0
270	Lénnoxtown	2	5	0
857	Leslie and District	7	1	8
1324	Leven Reform	11	0	8
232	Linwood	1	18	8
1851	Lochgelly	9	12	0
147	Lochwinnoch	1	1	8
474	Longcroft	3	19	0
1043	Markinch	8	14	4
565	Mauchline	4	14	2
192	Menstrie	1	12	0
360	Methil	2	15	0
294	Milngavie	2	9	0
123	Moffat Mills	1	0	0
2331	Musselburgh and Fisherrow. .	8	6	8
316	Newarthill	2	10	0
446	New Cumnock	3	13	5
960	Newmains & Cambusethan. .	7	15	3
947	Newmilns	7	17	10
185	Newton Mearns	1	9	0
554	Newtonshaw	4	12	4
1120	Norton Park	8	6	8

Scottish Section—continued.

No. of Members.	SOCIETIES.	£	s	d.
200	Overtown	1	13	4
1672	Paisley Equitable	13	10	0
2174	„ Manufacturing	18	2	4
5892	„ Provident	49	2	0
274	„ Underwood Coal	2	5	8
2020	Pathhead and Sinclairtown. .	16	16	8
1855	Penicuik	15	6	4
5229	Perth—City of	20	0	0
1863	„ Coal	4	3	4
803	Pollokshaws	6	13	10
890	Port Glasgow Provident	7	8	4
720	Portobello	5	19	4
238	Radnor Park	1	19	8
2073	Redding	16	0	0
759	Renfrew Equitable	6	6	2
182	St. Andrew's	1	10	4
40	Scottish "Co-operator"	0	10	0
1044	Selkirk	8	3	6
406	„ Equitable	3	7	8
3049	Shettleston	8	6	8
212	Skinflats	1	15	4
630	Stevenston	5	5	0
2287	Stirling	8	6	8
340	Strathaven	2	16	8
91	Strathkinness	0	15	0
510	Thornliebank	4	5	0
953	Tillicoultry Baking	7	16	8
1503	Tranent	11	0	0
292	Troon	3	6	8
146	Tulibody and Cambus.	1	4	4
1205	Uddingston	10	0	10
3703	Vale of Leven (Alexandria). .	12	0	0
280	Walkerburn	2	6	8
1057	West Benhar	8	15	4
3429	West Calder	10	0	0
222	West Wemyss	1	17	0
1134	Wishaw	9	9	0

273915

1275 9 2

DONATIONS.

	£	s	d
Scottish C. Wholesale Society.	60	0	0
Ayrshire District Association. .	0	10	0
Central	0	10	0
East of Scotland District Assn. .	0	10	0
Falkirk District Association ..	0	10	0

£1337 9 2

SOUTHERN SECTION.

No. of Members	SOCIETIES.	£	s	d.
17	Addington	0	2	10
450	Addlestone and District	3	15	0
528	Andover	4	8	0
432	Arlesey	3	15	0
456	Arundel	3	15	0
1167	Ashford	8	8	0
650	Aylesbury	4	11	8
2761	Banbury	16	0	0
508	Basingstoke	3	17	8
884	Beccles	7	5	4
8	Bedford Leather Manufac. .	0	1	4
196	„ Progressive	1	12	8
530	Berkhamstead	4	6	0
395	Biggleswade	3	5	10
391	Bishops Stortford	4	3	11
507	Bletchley & Fenny Stratford. .	4	4	6
582	Bradford-on-Avon	4	16	8
1112	Braintree and Bocking	8	7	0

Southern Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
212	Brandon	1	15	4
369	Brentwood and District	3	1	6
1204	Brighton Equitable	10	0	8
2968	Bromley	15	4	6
2872	Cambridge	10	0	0
1556	Chatham and District	10	0	0
131	Chatteris	1	0	0
2246	Chelmsford	18	6	8
652	Chesham	5	8	6
711	Chippenhams	5	18	6
1245	Chipping Norton	10	0	0
412	Cliffe-at-Hoo	3	8	8
5520	Colchester and East Essex	46	0	0
63	Colkirk	0	10	0
1000	Cowes	8	6	8
206	Crawley and Ifield	1	14	4
480	Crays (St. Mary)	3	19	8
93	Crookenhill	0	15	6
260	Cromer	2	3	4
126	Croxley	1	1	0
627	Croydon	5	4	6
858	Dartford	6	14	10
270	Devizes	2	7	6
180	Diss	1	8	4
270	East Greenwich	2	5	0
237	East Grinstead	2	6	2
504	Eastleigh	4	4	0
385	Ely	2	8	0
1481	Enfield Highway	8	6	8
776	Enfield Town	6	3	4
261	Epping	2	3	6
554	Epsom	4	12	4
158	Fakenham	1	5	10
1231	Faversham	10	9	11
2701	Folkestone	12	0	0
756	Godalming	6	3	6
320	Gomshall	2	13	4
1917	Gravesend (Borough of)	8	6	8
3207	Grays	22	0	0
346	Great Yarmouth	2	17	8
416	Greenstreet	3	9	4
1020	Guildford	8	6	8
1060	Halstead	8	13	0
276	Hampton and New Hampton	2	6	0
1170	Harwich and Dovercourt	9	10	0
1124	Haverhill	8	13	4
492	Hayward's Heath	4	2	0
398	High Barnet	1	4	6
358	High Wycombe	2	19	6
272	Hitchin United	1	18	4
110	Hoddesdon	0	18	10
5080	Ipswich	25	0	0
145	Lakenheath	1	5	0
240	Leatherhead	2	0	0
539	Leiston	4	9	10
950	Lewes	7	11	0
600	„ Building	5	0	0
8108	London—Agricultural and Horticultural Association	8	6	8
179	London Agricultural Organisation Society	1	9	10
843	London Anchor	7	0	6
63	„ „ Savings Bank	0	10	6
954	„ Battersea & Wandsworth	5	16	4
80	„ Bookbinders	0	13	4
230	„ Bowes Park	1	18	4
177	„ Cab Drivers	1	9	6
212	„ Canteen and Mess	5	5	0
60450	„ Civil Service Supply Association	46	11	0
243	„ Clapton Park & Dis.	2	0	6

Southern Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
84	London—C. Bass Dressers ..	0	14	0
129	„ C. Builders	1	0	10
138	„ C. Brotherhood Trst.	1	3	0
72	„ C. Institute	1	1	0
30	„ C. Typewriters	0	5	0
52	„ Eastern Counties Dairy Farmers ..	0	8	4
1367	„ Edmonton	8	6	8
98	„ General Engineers	0	10	0
80	„ Hackney	0	12	0
442	„ Hendon Industrial King's Cross Publishing Co.	7	7	2
96	„ Mosaic Workers ..	0	5	0
—	„ National C. Festival ..	0	10	0
131	„ Perseverance	1	1	10
312	„ Tenant Co-operators ..	2	12	0
1337	„ West London	8	6	8
1620	„ Wood Green	8	6	8
806	„ W. Men's C. Union ..	6	14	4
1064	Lowestoft	8	4	7
971	Luton	8	0	0
450	Maidenhead	3	15	0
174	Maldstone	1	8	6
21	„ Co-op. Photographers ..	0	5	0
732	Maldon and Heybridge ..	6	2	0
136	Medway Ship, Barge, &c. ..	1	2	8
200	Melton Constable	1	13	4
210	Mere and District	1	15	0
103	Middleton Stoney	0	17	2
415	Neasden C. Coal	3	6	8
3812	New Brompton	12	10	0
954	Newhaven	7	19	0
453	Newmarket	3	15	0
86	Newport Pagnell	1	7	10
857	New Swindon Industrial ..	4	4	0
5861	Norwich	14	0	0
183	„ Boot and Shoe	1	10	0
270	Norwood Co-operators	2	5	0
78	Olney	0	13	0
3535	Oxford	10	0	0
60	„ C. Builders	0	10	0
321	Parkstone and Heatherlands ..	2	13	6
1021	Penge and Beckenham	8	6	8
5404	Portsea Island	10	10	0
148	Radlett	1	4	8
385	Rainham	3	5	0
448	Ramsgate	3	14	8
61	Ravenstone	0	10	2
6935	Reading	22	1	0
1254	Reigate	10	0	0
3260	River and District	26	18	4
2071	Rochester and District	8	6	8
1211	St. Andrews—Watford	10	1	8
223	Saffron Walden	1	17	2
1007	Salisbury	8	7	10
765	Sawton	6	7	6
654	Sevenoaks	5	9	0
452	Shanklin, Lake, & Branstone ..	3	13	1
2082	Sheerness	17	3	6
1914	„ Economical	15	16	8
346	Sheringham	2	17	8
322	Silsoe	2	13	8
2120	Sittingbourne	10	0	0
855	Slough and District	7	2	6
128	Soham	1	1	4
478	Southall	1	13	4
1348	Southampton	11	4	8
140	South Darenth	2	6	8
325	Southend and District	1	1	0
990	Staines and Egham	7	18	11
235	Steeple Aston	1	19	2

Southern Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
434	Stony Stratford.....	3	12	4
597	Stowmarket	4	19	6
11448	Stratford.....	40	0	0
109	Sunningdale	0	16	8
264	Surbiton and Long Ditton ..	2	4	0
336	Sutton	2	16	0
236	Swaffham	1	19	4
53	Thames and Medway C.Barge Owning, &c	0	8	10
1454	Thetford	11	18	0
456	Tiptree	3	16	0
115	Tollesbury	0	19	8
200	Tonbridge	1	13	2
852	Tring	7	2	0
2068	Trowbridge	8	6	8
247	Tunbridge Wells	1	18	8
372	Walmer and Mongeham ..	3	2	0
304	Walton	3	12	10
357	Warrinister	2	19	6
600	Weymouth.....	4	17	9
108	Whittlesford.....	0	18	0
362	Wickham Market	3	0	4
518	Willenden and District	4	5	8
286	Willesden Junction	2	6	6
222	Wilton	1	15	0
342	Winchester and District ..	2	13	5
750	Windsor and District	6	16	8
335	Witham	2	15	0
219	Woburn Sands	1	1	4
257	Woking, Horsell, and District	2	2	10
936	Wolverton	7	16	0
238	Woodbridge	1	19	7
20181	Woodwich—Royal Arsenal ..	50	0	0
126	„ Industrial Bldg. ..	1	1	0
240	Wymondham	1	18	0
253	Yiewsley and West Drayton.	2	2	2

241275 £1099 0 4

DONATION.

Railway Clearing House 2 2 0

£1101 2 4

SOUTH-WESTERN SECTION.

No. of Members.	SOCIETIES	£	s.	d.
2791	Bedminster	16	14	8
318	Bideford	2	13	0
256	Bodmin	2	2	8
300	Bovey Tracey	2	5	0
856	Bridgwater	7	2	8
580	Brixham	4	14	7
680	Buckfastleigh	5	13	4
127	Calstock	1	0	0
60	Cheddar and District	0	10	0
508	Crewkerne	3	11	0
173	Cullompton	1	8	4
282	Delahole	4	0	0
2696	Exeter	21	12	6
334	Exmouth	2	11	5
314	Frome	2	8	8
360	Highbury Coleford.....	3	0	0
120	Honiton	0	10	0
—	Kingswear and Dartmouth..	0	5	0
252	Menheniot	2	2	0
108	Milborne Port	0	18	0
938	Newton Abbot	7	14	0
89	North Tawton	0	14	6
173	Oakhill	1	8	10
600	Paignton	4	16	2

South-Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
111	Pensilva	0	18	6
216	Penzance and District	1	16	0
32171	Plymouth	50	5	8
97	„ Printers	0	16	2
650	Plympton	5	8	4
210	Portishead	1	15	0
310	Princetown and District ..	2	10	10
2500	Radstock	16	13	4
80	Railway Terrace Mutual....	0	13	4
199	St. Austell	0	15	0
130	St. Blazey	0	10	6
351	St. Cleer	2	18	6
400	Saltash	3	6	8
1660	Taunton	11	0	0
408	Teignmouth	3	5	0
757	Tiverton	6	6	2
984	Torquay	8	4	0
240	Totnes	2	0	0
250	Truro and District	2	1	1
1448	Twerton-on-Avon	8	6	8
149	Wadebridge	1	4	10
1060	Wellington	8	15	0
356	Weston-super-Mare	2	17	6
1031	Yeovil	8	6	10

58683

250 11 3

WESTERN SECTION.

No of Members.	SOCIETIES.	£	s.	d.
1565	Aberdare	13	0	10
620	Abersychan and Talywain ..	5	3	4
720	Alltwen	6	0	0
173	Barry and District	1	8	10
361	Barry Dock Mutual	3	0	2
1173	Blaenavon	10	0	0
3389	Blaina	28	6	6
66	Bream	0	11	0
130	Bridgend	1	1	8
6201	Bristol and District	17	0	0
66	„ Beehive Thrift	0	11	0
15	„ Pianoforte	0	2	6
30	„ Pioneers Boot & Shoe ..	0	5	0
476	Briton Ferry	3	19	4
72	Bryn	0	12	0
151	Burry Port	1	5	2
2640	Cainscross and Ebley	8	6	8
1100	Cardiff	9	3	4
216	Chepstow	1	15	0
1456	Cinderford	8	6	8
45	Cradoe	0	7	6
3817	Cwmbach	20	0	0
130	Cwmbran and Pontnewydd..	1	1	8
288	Cwmbwrla	2	8	0
487	Cwmtylery	4	1	2
123	Cymmer	1	0	0
96	Cynlais	0	14	0
219	Dowlais Workmen's	1	16	6
700	Ebbw Vale	5	4	2
477	Frampton Cotterell	3	19	6
327	Garnidiffaith	2	14	6
7060	Gloucester	58	13	8
150	Glyncoerrwg	1	5	0
612	Hereford	5	2	0
141	Llanbradach	1	3	6
238	Llanidloes	1	19	8
258	Llanelli	2	3	0
113	Llantrissant and Pontyclun..	0	18	10
272	Lydney	2	5	4
234	Malvern	1	19	0

Western Section—continued.

No. of Members.	SOCIETIES	£	s.	d.
84	Mid-Rhondda	0	14	0
554	Nantymoel	4	12	4
2265	Newport (Mon.)	18	0	0
660	Newtown (Mont.)	5	8	4
503	New Tredegar and District..	3	0	0
123	Pantdu	1	0	6
950	Pembroke Dock	7	18	4
840	Penarth	7	0	0
160	Pen-y-graig	1	5	0
115	Pillowell and Yorkley	0	19	2
98	Pontardulais	0	13	4
296	Pontycymmer	1	16	0
84	Pontypridd	0	14	0
183	Senghenith	1	10	6
360	Shirehampton & Avonmouth	3	0	0
2868	Stroud	8	6	8
280	Swansea	2	5	0
160	Tondu and Aberkenfig	1	6	8
716	Ton Industrial	5	19	4
360	Treharris	2	18	4

Western Section—continued.

No of Members	SOCIETIES.	£	s	d.
107	Upper Lydbrook	0	17	10
400	Ynyshir and Wattstown	3	3	4
484	Ynysybwl	4	0	8
<u>49007</u>		<u>£325</u>	<u>5</u>	<u>4</u>

SUMMARY.

		£	s.	d.
3687	Ireland	29	4	5
200722	Midland Section	980	14	5
250753	Northern Section	1265	15	10
764623	North-Western Section....	3606	11	3
273915	Scottish Section	1337	9	2
241275	Southern Section	1101	2	4
58683	South-Western Section....	250	11	3
49007	Western Section	325	5	4
<u>1842665</u>		<u>£8896</u>	<u>14</u>	<u>0</u>



THE CO-OPERATIVE UNION LIMITED.

— * —

CASH ACCOUNT,

*From JANUARY 1st to DECEMBER 31st, 1903.***RECEIPTS.**

DR.			£ s. d.	£ s. d.
To Cash	n hands of Treasurer of	Midland Section	18 4 9	
"	"	Northern Section	24 18 0	
"	"	Scottish Section	0 3 8	
"	"	Southern Section	0 9 6	
"	"	South-West'n Section	12 5 1	
"	"	Western Section	22 4 4	
"	"	Central Office	20 2 0	
				98 7 4

" SUBSCRIPTIONS AS PER DETAILED STATEMENT:—

		Share Capital.	Subscriptions.	Totals.
On Account of—		£ s. d.	£ s. d.	£ s. d.
3687 Members	Ireland	0 5 0	28 19 5	29 4 5
200722	Midland Section	1 15 0	977 9 5	979 4 5
250753	Northern Section	0 10 0	1265 5 10	1265 15 10
764623	North-West'n Section	5 5 0	3302 15 3	3308 0 3
273915	Scottish Section	1 5 0	1274 4 2	1275 9 2
241275	Southern Section	1 1 8	1097 18 8	1099 0 4
58683	South-West'n Section	2 0 0	248 11 3	250 11 3
49007	Western Section	0 15 0	324 10 4	325 5 4
1842665		12 16 8	8519 14 4	8532 11 0
				8532 11 0

" DONATIONS:—

Midland Section	1 10 0
North-Western Section	298 11 0
Scottish Section	62 0 0
Southern Section	2 2 0
	964 3 0
" Sale of Pamphlets, Check Manuals, Nomination and Exercise Books, &c.	409 13 2
" Sale of Rules	496 10 6
" " Manual and System of Bookkeeping	81 14 2
" " " of Auditing	4 8 9
" " " for Co-operators	13 17 5
" " " "Working-Men Co-operators"	10 6 4
" " Co-operative Directories	35 11 6
" " Congress Reports	83 17 2
" " Other Publications	183 18 1
" " Bond Forms, Impressed Stamps, &c.	21 13 0
" " Photographs	0 14 1
" Advertising in Congress Report	31 10 0
" Legal Assistance	1 1 0
" Dividend on Shares—Co-operative Printing Society	3 15 0
" Interest on Shares—Co-operative Insurance Society	6 1 6
" Half Expenses and Wages of Propagandist Agent—Paid by C.W.S.	100 7 7
" " of Joint Propaganda Committee—Paid by C.W.S.	3 10 8
" Proportion of Expenses of Joint Parliamentary Committee—Paid by C.W.S.	25 11 11
" Proportion of Expenses of Joint Parliamentary Committee—Paid by Scottish C.W.S.	33 11 10
" Scottish Section—Bank Interest	0 0 8
" " Amount refunded by Joint Arbitration Board	16 19 4
" " Sale of Boundary Maps	9 0 0
" " Shield for Scottish Festival	30 0 0

Carried forward 1608 13 8 8995 1 4

CASH ACCOUNT.

575

	£	s.	d.	£	s.	d.
Brought forward	1608	13	8	8995	1	4
To Cash Received on Account of One Ticket—Oxford Summer Meeting	0	19	6			
„ Fees—Training of Managers' Class, Manchester	33	0	0			
„ „ „ Glasgow	27	0	0			
„ Cash Received on Account of Hughes Scholarship Fund				1669	13	2
„ „ „ Neale				79	15	6
„ „ „ International Co-operative Alliance				79	15	8
„ Wholesale Bank Withdrawals				191	18	6
				10238	18	2
				<u>£21255</u>	<u>2</u>	<u>4</u>

EXPENDITURE.

CR.	£	s.	d.
By Wholesale Bank Deposits	10898	3	10
„ Cash Paid on Account of Hughes and Neale Scholarship Funds	133	6	8
„ Subscriptions Received on Account of International Alliance—Paid over.....	183	1	6

UNITED BOARD.

	£	s.	d.	£	s.	d.
„ DONCASTER CONGRESS EXPENSES:—						
Travelling	114	7	1			
Expenses	225	10	0			
Reporting	35	0	0			
Foreign Delegates' Expenses.....	16	4	0			
Newspapers, Carriage, Telegrams, &c.	0	7	6			
				391	8	7
„ UNITED BOARD MEETINGS:—						
Travelling	67	6	11			
Expenses	50	0	0			
				117	6	11
„ OFFICE COMMITTEE MEETINGS:—						
Travelling	49	7	10			
Expenses	30	0	0			
				79	7	10
„ JOINT PARLIAMENTARY COMMITTEE MEETINGS:—						
Travelling	27	10	5			
Expenses	16	0	0			
Parliamentary Papers	44	11	11			
General Printing.....	30	8	0			
				118	10	4

	£	s.	d.	£	s.	d.	£	s.	d.
„ CONFERENCE AND OTHER MEETINGS:—									
Bagslate	0	3	2	0	2	6	0	5	8
Bangor	1	3	9	0	10	0	1	13	9
Belfast	5	2	5	5	0	0	10	2	5
Bethesda	1	5	0	1	10	0	2	15	0
Bristol, Exeter, and Reading.....	3	12	9	1	10	0	5	2	9
Buxton	0	11	3	2	0	0	2	11	3
Calder Vale	1	8	7	1	10	0	2	18	7
Coniston	1	6	9	1	0	0	2	6	9
Copenhagen—Danish Congress.....	7	1	1	7	0	0	11	1	1
Cowes	3	0	0	3	0	0	6	0	0
Derby	1	12	2	1	0	0	2	12	2
Doncaster	4	4	0	1	5	0	5	9	0
Dresden—German C.W.S.	18	19	1	18	14	0	37	13	1
Exeter	1	7	6	1	0	0	2	7	6
Glasgow	1	14	3	1	10	0	3	4	3
Gravesend	0	6	6	1	5	0	1	11	6
Leicester	—			1	0	0	1	0	0
„ Trades Union Congress	—			5	0	0	5	0	0
Llandudno.....	1	0	9	0	10	0	1	10	9
London	11	11	3	40	14	6	52	5	9
„ and Brighton	0	13	0	2	7	0	3	0	0
Manchester	3	6	0	3	10	0	6	16	0
„ Standing Orders Com.	4	8	2	3	0	0	7	8	2
Otley	1	5	10	1	0	0	2	5	10
Oxford.....	1	0	6	0	10	0	1	10	6
Park Lane.....	0	4	9	0	10	0	0	14	9
Carried forward	76	8	6	105	18	0	182	6	6
							706	13	8
							11214	12	0

	Travelling. Expenses.			Totals.		
	£	s.	d.	£	s.	d.
Brought forward ..	76	8	6	105	18	0
By CONFERENCES, &c.—continued:—				182	6	6
Reading	2	10	5	2	5	0
Rochdale	0	2	5	0	10	0
Rugby	—	—	—	0	10	0
Stirling	4	2	10	3	0	0
Sunderland	1	14	1	1	0	0
The Hague Dutch Congress.....	2	9	2	5	0	0
Vevey Swiss Congress.....	20	13	0	22	0	0
	108	0	5	140	3	0
				248	3	5
				248	3	5

	Travelling. Expenses.			Totals.		
	£	s.	d.	£	s.	d.
EDUCATIONAL COMMITTEE:—						
Buxton	0	6	1	2	0	0
Derby	14	5	8	9	10	0
Kilwinning	1	18	3	1	0	0
Langley Mill	0	17	9	1	0	0
Larbert	2	1	1	1	0	0
Leyland	0	8	2	0	2	6
Little Hulton	0	0	11	0	10	0
London	2	7	5	1	10	0
Manchester	58	13	1	37	1	0
Nelson	0	11	3	0	2	6
Preston	2	8	11	1	0	0
Stafford	0	13	7	0	10	0
Stratford	0	1	9	0	2	6
Wrexham	0	13	1	0	2	6
	85	7	0	55	11	0
				140	18	0

Lantern Slides.....	4	6	1
Examination Expenses	24	10	0
Prizes for Children's Examinations	2	0	0
Grants—Oxford Summer Meeting	21	4	2
Grants to Classes	43	7	6
Grants for Prizes.....	9	10	0
Honorariums to Book-keeping Examiners	13	13	0
Preparation of Junior Text Book	21	0	0
General Printing.....	110	0	9
Advertising	8	0	0
	393	9	6

	Travelling. Expenses.			Totals.		
	£	s.	d.	£	s.	d.
„ PRODUCTIVE COMMITTEE:—						
Bedford	0	13	6	0	10	0
Bethesda	22	6	10	13	10	0
Bristol	1	18	0	2	0	0
Derby	16	4	0	9	0	0
Guiselley	0	1	11	0	10	0
Leicester	1	5	4	1	10	0
London	3	15	1	2	10	0
Manchester	29	11	11	14	10	0
Sheffield	1	1	6	1	0	0
Stafford	2	7	7	2	10	0
	79	5	8	47	10	0
				126	15	8

General Printing.....	13	0	6
	139	16	2

	Travelling. Expenses.			Totals.		
	£	s.	d.	£	s.	d.
„ JOINT PROPAGANDA COMMITTEE:—						
Bridgnorth.....	8	11	6	7	0	0
Burslem	5	4	10	7	0	0
Calder Vale	0	10	3	0	10	0
Hoylake	2	15	1	4	0	0
Llanrug	3	6	2	2	0	0
Market Weighton	1	1	0	0	10	0
Manchester	16	2	3	20	0	0
	37	11	1	41	0	0
				78	11	1

Carried forward	37	11	1	41	0	0
	78	11	1	1488	2	9
				11214	12	0

CASH ACCOUNT.

577

	Travelling.			Expenses.			Totals.					
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	37	11	1	41	0	0	78	11	1	1488	2	9
By JOINT PROPAGANDA COMMITTEE—continued:—												
Oakengates	2	9	6	3	0	0	5	9	6			
Sedbergh	4	17	0	5	0	0	9	17	0			
Wetherby	1	9	0	1	10	0	2	19	0			
Wirksworth	2	0	6	2	0	0	4	0	6			
	48	7	1	52	10	0	100	17	1			
Special Propaganda—Calder Vale							1	7	4			
Hoylake							2	0	0			
West London							11	0	0			
Organisers' Expenses—Propaganda							92	19	0			
Salary							104	0	0			
General Printing							3	6	0	315	9	5
„ OWEN MEMORIAL COMMITTEE:—												
General Printing.....							2	2	0			
										2	2	0
„ INTERNATIONAL AND FOREIGN												
INQUIRY COMMITTEE:—	£	s.	d.	£	s.	d.	£	s.	d.			
London	6	3	3	4	10	0	10	13	3			
Manchester	3	16	9	2	0	0	5	16	9			
	10	0	0	6	10	0	16	10	0			
General Printing.....							2	3	0	18	13	0
„ EXHIBITIONS COMMITTEE:—												
	£	s.	d.	£	s.	d.	£	s.	d.			
Burnley	2	14	9	3	17	6	6	12	3			
Manchester	8	4	2	5	0	0	13	4	2			
Stafford	6	13	3	6	12	6	13	5	9			
Wellingboro'	0	16	0	1	0	0	1	16	0			
	18	8	2	16	10	0	34	18	2			
General Printing.....							8	11	0	43	9	2
„ CO-OPERATIVE DEFENCE COMMITTEE:—												
	£	s.	d.	£	s.	d.	£	s.	d.			
Burnley	0	6	9	0	2	6	0	9	3			
Manchester	1	0	11	3	0	0	4	0	11			
	1	7	8	3	2	6	4	10	2			
Copies of Publications.....							1	0	8	5	10	10
„ IRISH CONFERENCE ASSOCIATION:—												
Propaganda in Ireland							12	6	0	12	6	0
„ WAGES, &c.:—												
Permanent Salaries—Manchester							1487	1	5			
Northern Section							166	5	0			
Scottish Section							226	4	4			
London							170	0	0			
Auditing							13	13	2	2063	3	11
„ PRINTING, STATIONERY, &c.:—												
Doncaster Congress Reports, Rules, Tracts, Circulars, Book-keeping, &c.							1493	11	1	1493	11	1
„ MISCELLANEOUS EXPENSES:—												
Rent							150	0	0			
Lighting							18	8	0			
Office Cleaning							8	11	0			
Carriage							45	10	5			
Postages							235	19	3			
Telegrams							6	12	10			
Impressed Stamps							6	10	4			
Sundries							4	19	6			
Carried forward.....							476	11		45442	8	2
										11214	12	0

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward	476	11	45442	8	2	11214	12	0	0
By MISCELLANEOUS EXPENSES—continued:—									
Co-operative News—Copies of	19	17	0						
Advertising	82	15	0						
Office Furniture and Fittings	37	14	6						
Publications	209	8	7						
Legal Advice	140	11	8						
Translating	0	12	0						
Paper and Twine	12	6	10						
Insurance	3	0	0						
Benevolent Fund	13	0	0						
Registrar's Lists	1	6	6						
Subscriptions	7	16	6						
Railway Contract Ticket	48	10	0						
Grant to Agricultural Organisation Society	10	0	0						
Government Acts and Reports	2	5	2						
Law Reports	2	5	7						
Grant to International Alliance	20	0	0						
Grant to Women's Guild	200	0	0						
Grant to Women's Guild—Scotland	50	0	0						
Photographs	0	7	6						
Telephone Rent and Charges	13	7	1						
Telegraphic Address	1	1	0						
Amendment of Rules	0	10	0						
Interest on Loan—Women's Co-operative Guild	26	0	0						
Conisbro' Society Subscription Returned	0	10	0						
Assistance	1	0	0						
Employés' Picnic	2	7	6						
Robert Owen—Correspondence	25	0	0						
Choir Shields	170	0	0						
				1578	3	9			
				7020	11	11			
							7020	11	11

MIDLAND SECTION.

SECTIONAL BOARD MEETINGS:—				£	s.	d.	£	s.	d.
Travelling				70	4	10			
Expenses				25	0	0			
							95	4	10
				Travelling.	Expenses.	Totals.			
				£	s.	d.	£	s.	d.
,, CONFERENCES, &c.:—									
Alcester				0	6	6	0	2	6
Alvaston				0	3	0	0	10	0
Annesley Woodhouse				0	8	0	0	10	0
Awsworth				1	14	6	1	5	0
Bakewell				0	5	0	0	10	0
Barwell				0	10	6	0	12	6
Bidford				0	19	6	1	0	0
Birmingham				2	19	8	1	10	0
Bishop's Itchington				0	9	3	0	10	0
Bloxwich				0	12	3	0	10	0
Bolsover				0	12	6	0	10	0
Boston				0	12	9	0	10	0
Bourne				0	16	6	1	0	0
Bramstone				0	4	5	0	10	0
Burton Joyce				0	12	5	0	10	0
Burton Latimer				0	7	6	0	2	6
Burton-on-Trent				1	7	9	0	12	6
Cinderhill				0	8	3	0	12	6
Codnor Park				0	19	6	0	15	0
Cotmanhay				0	14	11	0	10	0
Coventry				1	14	0	1	2	6
Creswell				0	13	9	0	10	0
Derby				0	10	6	0	10	0
Desboro'				0	1	6	0	2	6
Draycott				0	1	6	0	2	6
Droitwich				—	—	—	0	2	6
Dudley				—	—	—	0	5	0
Earls Barton				0	3	0	0	2	6
Carried forward				18	8	11	15	10	0
							33	18	11
							95	4	10

	Travelling.			Expenses.			Totals.		
	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward..	18	8	11	15	10	0	33	18	11
BY CONFERENCES, &c. continued:—							95	4	10
Enderby	1	8	3	0	15	0	2	3	3
Evesham	0	8	11	0	10	0	0	18	11
Fallings Heath	0	2	5	0	2	6	0	4	11
Fenny Compton	0	6	3	0	10	0	0	16	3
Gainsborough	0	3	11	0	10	0	0	13	11
Grimsby	1	18	6	2	5	0	4	3	6
Harpole	0	19	6	1	0	0	1	19	6
Hay Mills	0	3	0	0	2	6	0	5	6
Hucknall	1	7	9	0	17	6	2	5	3
Huncote	0	15	6	0	10	0	1	5	6
Ilkeston	0	17	0	0	7	6	1	4	6
Ironville	0	10	7	0	10	0	1	0	7
Irthlingborough	0	18	5	1	0	0	1	18	5
Kettering	1	13	8	1	12	6	3	6	2
Keyworth	0	7	0	0	10	0	0	17	0
Kibworth	0	2	6	0	2	6	0	5	0
Kidderminster	1	11	6	1	2	6	2	14	0
Kimberley	0	4	0	0	5	0	0	9	0
King's Lynn	1	8	0	1	0	0	2	8	0
Kirkby	0	8	6	0	10	0	0	18	6
Kirton	0	12	9	0	10	0	1	2	9
Langley Mil.	2	2	11	1	7	6	3	10	5
Lea and Holloway	0	17	0	0	10	0	1	7	0
Leamington	0	6	8	0	2	6	0	9	2
Leicester	1	9	3	1	2	6	2	11	9
Lincoln	4	10	6	3	10	0	8	0	6
Llangollen	1	6	9	1	10	0	2	16	9
Long Eaton	0	10	9	0	5	0	0	15	9
Loughborough	1	19	6	1	12	6	3	12	0
Louth	1	1	9	0	10	0	1	11	9
Lutterworth	0	3	0	0	2	6	0	5	6
Mansfield	0	12	0	0	5	0	0	17	0
Market Harboro'	0	18	5	0	10	0	1	8	5
Melton	0	14	0	0	10	0	1	4	0
Misterton	0	16	6	1	0	0	1	16	6
Morton	1	7	11	0	10	0	1	17	11
Newark	1	4	5	0	5	0	1	9	5
New Basford	0	13	3	0	12	6	1	5	9
Newstead	0	2	0	0	2	6	0	4	6
New Town	1	5	9	0	12	6	1	18	3
Northampton	4	14	11	1	15	0	6	9	11
Northampton—Joint Meeting of District Secretaries	6	0	3	1	5	0	7	5	3
Nottingham	0	5	9	0	2	6	0	8	3
Nuneaton	0	10	6	0	10	0	1	0	6
Oakengates	0	7	6	0	2	6	0	10	0
Oakham	1	17	0	1	10	0	3	7	0
Oxcroft	0	19	6	0	10	0	1	9	6
Peterborough	1	9	9	1	2	6	2	12	3
Pleasley	0	10	3	0	10	0	1	0	3
Pye Hill	0	3	0	0	2	6	0	5	6
Retford	0	13	6	0	5	0	0	18	6
Ringstead	0	17	6	0	10	0	1	7	6
Ripley	0	4	0	0	2	6	0	6	6
Rochester	0	8	6	0	12	6	1	1	0
Rothwell	0	8	3	0	2	6	0	10	9
Rugby	2	4	3	0	12	6	2	16	9
Rushden	2	2	3	1	12	6	3	14	9
Scunthorpe	2	13	3	1	10	0	4	3	3
Selston	0	16	9	0	12	6	1	9	3
Shirebrook	0	7	3	0	10	0	0	17	3
Shrewsbury	3	17	0	1	5	0	5	2	0
Smethwick	0	8	5	0	10	0	0	18	5
Soho	—	—	—	0	2	6	0	2	6
Spalding	3	13	6	2	0	0	5	13	6
Stafford	2	15	0	1	7	6	4	2	6
Stamford	0	10	3	0	10	0	1	0	3
Stanley Common	0	8	9	0	10	0	0	18	9
Stapleford	0	5	9	0	2	6	0	8	3
Carried forward	96	11	9	65	10	0	162	1	9
							95	4	10
							18235	3	11

	Travelling.			Expenses.			Totals.					
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward	96	11	9	65	10	0	162	1	9	95	4	10
By CONFERENCES, &c.—continued:—										182	35	11
Stirchley	0	14	0	1	0	0	1	14	0			
Stoney Stanton	0	3	0	0	2	6	0	5	6			
Stratford	0	16	6	0	10	0	1	6	6			
Studley	0	5	6	0	10	0	0	15	6			
Sutton Bridge	1	14	3	1	10	0	3	4	3			
Tainworth	0	5	5	0	2	6	0	7	11			
Ten Acres	0	8	0	0	10	0	0	18	0			
Tibshelf	0	4	6	0	2	6	0	7	0			
Underwood	0	5	6	0	2	6	0	8	0			
Walsall	2	4	6	1	17	6	4	2	0			
Wednesbury	3	2	9	1	12	6	4	15	3			
Wellingborough	1	16	9	1	2	6	2	19	3			
Whitchurch	1	2	3	0	10	0	1	12	3			
Whittlesea	0	15	9	1	0	0	1	15	9			
Wisbech	0	15	1	0	10	0	1	5	1			
Wollaston	0	10	0	0	2	6	0	12	6			
Wolverhampton	0	18	0	0	10	0	1	8	0			
Worcester	1	17	3	1	0	0	2	17	3			
	114	10	9	78	5	0	192	15	9	192	15	9
„ GRANTS TO DISTRICT ASSOCIATIONS:—												
Birmingham District Association							7	10	0			
Coventry District Association							7	0	0			
Derby District Association							5	0	0			
Kettering and Wellingborough District Association							5	0	0			
Leicester District Association							7	10	0			
Northampton and Earls Barton District Association							5	0	0			
Nottingham District Association							5	0	0			
Shropshire and Mid Wales District Association							2	10	0			
Stafford District Association							10	0	0	54	10	0
„ MISCELLANEOUS EXPENSES:—												
General Printing							10	12	0			
Postages							8	14	9			
Secretary's Salary							10	0	0			
Treasurer's Salary							1	1	0			
Rent of Room							0	5	6			
Special Audit—Bourne							1	10	0	32	3	3
										374	13	10
										374	13	10

NORTHERN SECTION.

„ SECTIONAL BOARD MEETINGS:—	£ s. d.			£ s. d.		
Travelling	29	3	11			
Expenses	15	0	0			
				44	3	11
„ CONFERENCES, &c.:—	Travelling.			Expenses.		
	£	s.	d.	£	s.	d.
Annfield Plain	0	13	7	0	5	0
Ashington	0	12	10	0	10	0
Backworth	0	1	6	0	2	6
Bedlington	0	9	0	0	7	6
Blyth	2	12	1	2	0	0
Brandon	0	0	9	0	2	6
Broomhill	1	15	0	0	15	0
Cambois	0	5	9	0	5	0
Carlisle	2	19	3	0	10	0
Castle Howard	1	1	6	0	2	6
Chester-le-Street	0	4	8	0	2	6
Consett	0	3	6	0	2	6
Coxhoe	0	3	3	0	2	6
Craghead	0	2	6	0	2	6
Durham	0	11	3	0	5	0
Egremont	0	1	6	0	2	6
Carried forward ..	11	17	11	5	17	6
				17	15	5
				44	3	11
				186	09	17
				9		

	Travelling.			Expenses.			Totals.					
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward ..	11	17	11	5	17	6	17	15	5	44	3	11
By CONFERENCES, &c.—continued:—										18609	17	9
Felton	1	1	2	0	7	6	1	8	8			
Framwellgate Moor	0	3	6	0	5	0	0	8	6			
Gateshead	0	6	3	0	5	0	0	11	3			
Hartlepools	0	7	6	0	2	6	0	10	0			
Haswell	0	2	4	0	2	6	0	4	10			
Haydon Bridge	0	6	6	0	2	6	0	9	0			
Hetton-le-Hole	0	5	6	0	2	6	0	8	0			
Hexham	0	3	9	0	2	6	0	6	3			
Howick	0	16	6	0	5	0	1	1	6			
Jarrow	0	1	2	0	2	6	0	3	8			
Keswick	0	7	6	0	2	6	0	10	0			
Langley Park	0	5	0	0	2	6	0	7	6			
Lemington	0	2	0	0	5	0	0	7	0			
Malton	4	19	8	2	10	0	7	9	8			
Maryport	0	4	0	0	10	0	0	14	0			
Middleton	0	8	0	0	2	6	0	10	6			
Morpeth	0	11	5	0	7	6	0	18	11			
Newbiggin	0	1	10	0	5	0	0	6	10			
Newcastle	12	18	2	8	5	0	21	3	2			
Newcastle—Office Committee ..	7	16	0	6	5	0	14	1	0			
North Shields	0	0	6	0	2	6	0	3	0			
Pelton Fell	0	2	2	0	2	6	0	4	8			
Penrith	1	1	3	1	6	0	2	7	3			
Prudhoe	0	1	6	0	2	6	0	4	0			
South Shields	0	1	4	0	2	6	0	3	10			
Stockton	2	8	0	0	12	6	3	0	6			
Sunderland	0	12	10	0	15	0	1	7	10			
Thirsk	13	2	10	3	2	6	16	5	4			
Tow Law	0	5	6	0	2	6	0	8	0			
Tweedmouth	1	7	6	0	5	0	1	12	6			
Tyne Dock	0	1	6	0	10	0	0	11	6			
Wallsend	0	1	0	0	2	6	0	3	6			
Wheatley Hill	0	9	3	0	5	0	0	14	3			
Whitley Bay	2	13	3	1	0	0	3	13	3			
Wigton	8	5	0	5	0	0	13	5	0			
Willington	0	6	6	0	5	0	0	11	6			
Willington Quay	0	0	6	0	2	6	0	3	0			
Windy Nook	0	5	3	0	10	0	0	15	3			
Workington	0	3	0	0	2	6	0	5	6			
	74	14	4	41	1	0	115	15	4			

115 15 4

„ GRANTS TO DISTRICT ASSOCIATIONS:—

North Northumberland District Association	13	11	6
South Northumberland District Association	7	7	1
Cumberland and Westmoreland District Association	18	15	5
West Durham and North Northumberland District Assoc.	11	15	5
East Durham District Association	11	5	1
South Durham District Association	15	5	0
South Durham and North Riding of Yorkshire Dis Assoc.	18	15	1

96 14 7

„ MISCELLANEOUS EXPENSES:—

General Printing	54	6	11
Postages	15	12	10
Carriage	0	6	4
Office Rent	15	0	0
Telegrams	0	10	9
Expenses of Conference—Housing Reform	4	15	0
Choral Competition Expenses	4	3	6
Assistance	2	0	0
Sundries	0	11	0
Telegraphic Address	1	1	0
Telephone Rent (two years)	10	10	0
Office Fixtures	0	15	6
Reporting	0	7	6

110 0 4

366 14 2

966 14 2

Carried forward18976 11 11

NORTH-WESTERN SECTION.

				£ s. d.	
Brought forward.....				18976 11 11	
By SECTIONAL BOARD MEETINGS:—				£ s. d.	
Travelling.....				50 6 7	
Expenses.....				21 0 0	
				71 6 7	
„ CONFERENCES, &c.:—				£ s. d.	
Acerington.....				4 4 3	
Ashton-under-Lyne.....				0 0 9	
Bacup.....				0 6 0	
Batley.....				0 3 5	
Bingley.....				—	
Birkenshaw.....				0 2 5	
Bolton.....				4 3 2	
Bradford.....				0 2 10	
Brighouse.....				0 2 9	
Burnley.....				0 11 3	
Burnley and Preston.....				1 6 11	
Burslem.....				0 3 0	
Calder Vale.....				0 18 3	
Chester.....				0 9 4	
Colne.....				0 5 9	
Congleton.....				0 3 9	
Crewe.....				—	
Dalton-in-Furness.....				2 2 6	
Denton.....				0 1 9	
Dewsbury.....				0 3 0	
Doncaster.....				6 4 6	
Eccles.....				0 9 5	
Ellesmere Port.....				0 7 3	
Failsworth.....				—	
Farnworth.....				0 0 9	
Fleetwood.....				0 5 3	
Goole.....				0 9 1	
Grasscroft.....				0 1 0	
Halifax.....				0 4 6	
Hebden Bridge.....				0 10 6	
Heckmondwike.....				3 19 1	
Higher Hurst.....				0 0 9	
Horbury.....				0 1 4	
Huddersfield.....				2 6 9	
Hull.....				0 15 4	
Kendal.....				0 19 0	
Lancaster.....				0 5 5	
Leeds.....				0 3 0	
Leek.....				0 6 6	
Leyland.....				0 1 2	
Liverpool.....				1 14 6	
Llangollen.....				0 11 0	
Lower Holker.....				0 14 9	
Manchester.....				9 10 5	
Manchester—Joint Meetings of District Representatives.....				15 19 3	
Market Weighton.....				0 12 8	
Marple.....				0 7 1	
Meltham.....				0 2 6	
Mottram.....				0 2 7	
Nelson.....				0 4 10	
Netherton.....				0 1 9	
New Mills.....				0 3 10	
New Moston.....				0 2 2	
Oldham.....				—	
Park Lane.....				0 3 3	
Preston.....				0 2 8	
Queensbury.....				0 11 5	
Rhodes.....				0 1 2	
Rishton.....				0 0 9	
Runcorn.....				0 6 2	
St. Helens.....				0 9 1	
Sandbach.....				0 9 3	
Shrewsbury.....				4 0 6	

Carried forward 69 13 3 46 19 0 116 12 3 71 6 7 18976 11 11

	Travelling.			Expenses.			Totals.			£ s. d.			£ s. d.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward . . .	69	13	3	46	19	0	116	12	3	71	6	7	189	76	11 11
By CONFERENCES, &c.—continued :—															
Sowerby Bridge	0	1	1	0	2	6	0	3	7						
Stockport	0	6	3	0	2	6	0	8	9						
Stocksbridge	—	—	—	0	2	6	0	2	6						
Stoke	1	12	10	1	15	0	3	7	10						
Swinton	0	3	2	0	5	0	0	8	2						
Waterfoot	0	5	9	0	2	6	0	8	3						
Whaley Bridge	0	3	9	0	2	6	0	6	3						
Whitchurch	0	3	6	0	2	6	0	6	0						
Workshop	0	5	8	0	2	6	0	8	2						
Wrexham	0	12	5	0	2	6	0	14	11						
	73	7	8	49	19	0	123	6	8						
„ BOUNDARIES SUB-COMMITTEE :—										123	6	8			
Brierfield	0	17	6	0	7	6	1	5	0						
Failssworth	0	0	9	0	7	6	0	8	3						
Horbury	1	1	2	0	15	0	1	16	2						
Manchester	1	16	2	0	17	6	2	13	8						
Nelson	0	18	6	0	7	6	1	6	0						
Toxteth	1	3	6	0	10	0	1	13	6						
Wakefield	1	8	7	0	12	6	2	1	1						
Waterloo	0	4	7	0	5	0	0	9	7						
Westhoughton	0	5	6	0	5	0	0	10	6						
	7	16	3	4	7	6	12	3	9				12	3	9
„ DEMONSTRATION AND CHOIRS COMMITTEE :—															
Burnley	12	19	7	5	12	6	18	12	1						
Huddersfield	2	16	9	1	5	0	4	1	9						
Manchester	0	11	0	0	17	6	1	8	6						
	16	7	4	7	15	0	24	2	4				24	2	4
„ CONVALESCENT HOMES COMMITTEE :—															
Bridlington	2	7	1	1	0	0	3	7	1						
Ilkley	2	4	9	0	17	6	3	2	3						
Lytham	8	16	9	4	15	0	13	11	9						
Manchester	13	18	7	6	7	6	20	6	1						
Otley	2	3	9	1	17	6	4	1	3						
Scarborough	1	13	10	0	10	0	2	3	10						
	31	4	9	15	7	6	46	12	3						
„ GRANTS TO DISTRICT ASSOCIATIONS :—										46	12	3			
Airedale District Association							6	0	0						
Bolton District Association							6	0	0						
Calderdale District Association							6	0	0						
Cheshire and North Wales District Association							31	4	9						
Dewsbury District Association							12	0	0						
East Yorkshire District Association							27	0	0						
Huddersfield District Association							6	0	0						
Macclesfield, Crewe and District Association							14	10	0						
Manchester District Association							14	0	0						
North-East Lancashire District Association							6	0	0						
North Lancashire District Association							15	0	0						
North Lonsdale District Association							19	10	0						
Oldham District Association							9	0	0						
Rochdale District Association							8	0	0						
Rossendale District Association							6	0	0						
South Yorkshire District Association							6	0	0						
Shropshire and Mid-Wales District Association							2	10	0						
										194	14	9			
„ MISCELLANEOUS EXPENSES :—															
General Printing							103	13	10						
Postages							27	9	0						
Secretary's Salary							20	0	0						
Advertising							1	0	0						
Maps							0	6	6						
										152	9	4			
										624	15	8			
													624	15	8
Carried forward													19601	7	7

SCOTTISH SECTION.

Brought forward		£ s. d.		19601 7 7
By SECTIONAL BOARD MEETINGS:—		£ s. d.		£ s. d.
Travelling		48 11 9		
Expenses		19 0 0		
				67 11 9
„ CONFERENCES, &c.:—		Travelling. Expenses.		Totals.
		£ s. d. £ s. d.		£ s. d.
Aberdeen	2 15 11	0 5 0		3 0 11
Airdrie	0 7 9	0 7 6		0 15 3
Annbank	0 8 11	0 5 0		0 13 11
Anniesland	0 3 2	0 7 6		0 10 8
Ardrossan	0 8 2	0 5 0		0 13 2
Auchterarder	0 7 6	0 2 6		0 10 0
Bathgate	0 13 8	0 5 0		0 18 8
Bellshill	0 6 8	0 5 0		0 11 8
Bonnyrigg	0 3 6	0 5 0		0 8 6
Burntisland	0 19 8	0 15 0		1 14 8
Carnoustie	0 12 9	0 2 6		0 15 3
Chapelhall	0 5 0	0 5 0		0 10 0
Clackmannan	0 11 4	0 5 0		0 16 4
Cleland	0 6 2	0 5 0		0 11 2
Clydebank	0 4 4	0 2 6		0 6 10
Coatbridge	0 17 10	0 12 6		1 10 4
Cowdenbeath	0 9 0	0 5 0		0 14 0
Dalkeith	0 2 10	0 5 0		0 7 10
Darvel	0 10 0	0 5 0		0 15 0
Denny	1 0 3	0 5 0		1 5 3
Dreghorn	0 7 2	0 5 0		0 12 2
Dundee	2 13 6	1 10 0		4 3 6
Dunfermline	0 6 8	0 5 0		0 11 8
Dunoon	1 10 8	0 5 0		1 15 8
Duntocher	0 2 0	0 2 6		0 4 6
Edinburgh	2 11 10	4 5 0		6 16 10
Falkirk	0 4 2	0 2 6		0 6 8
Galashiels	4 11 10	0 17 6		5 9 4
Glasgow	21 10 7	30 2 6		51 13 1
Glenbuck	0 9 0	0 2 6		0 11 6
Gorebridge	0 5 6	0 5 0		0 10 6
Greenock	0 17 7	0 7 6		1 5 1
Haddington	1 1 6	0 7 6		1 9 0
Hamilton	1 5 3	1 2 6		2 7 9
Howwood	0 4 0	0 5 0		0 9 0
Hurlford	0 3 0	0 2 6		0 5 6
Kilmarnock	0 4 10	0 2 6		0 7 4
Kilwinning	1 5 4	0 7 6		1 12 10
Kirkealdy	0 1 5	0 2 6		0 3 11
Kirkintilloch	0 1 9	0 2 6		0 4 3
Ladybank	0 5 5	0 2 6		0 7 11
Leith	0 4 8	0 5 0		0 9 8
Leslie	0 12 2	0 5 0		0 17 2
Motherwell	0 5 1	0 5 0		0 10 1
Muirkirk	0 4 0	0 2 6		0 6 6
Neilston	0 2 3	0 2 6		0 4 9
Newton Mearns	0 2 8	0 2 6		0 5 2
North Berwick	1 10 0	1 0 0		2 10 0
Paisley	0 16 6	0 15 0		1 11 6
Possilpark	0 0 7	0 2 6		0 3 1
Prestonpans	0 4 10	0 5 0		0 9 10
Ratho	0 4 0	0 5 0		0 9 0
Rutherglen	0 6 11	0 2 6		0 9 5
St. Andrews	1 6 2	0 5 0		1 11 2
Selkirk	1 7 10	0 5 0		1 12 10
Slamannan	0 16 10	0 5 0		1 1 10
Stenhousemuir	0 13 7	0 7 6		1 1 1
Stirling	4 7 4	4 10 0		8 17 4
Tillicoultry	0 11 5	0 2 6		0 13 11
Troon	0 4 8	0 5 0		0 9 8
		65 18 11	56 12 6	122 11 5
Carried forward				122 11 5
				190 3 2 19601 7 7

CASH ACCOUNT.

585

	£ s. d.			£ s. d.		
Brought forward	190	3	2	1960	1	7
	Travelling.			Expenses.		
	£ s. d.			£ s. d.		
By SUB-COMMITTEE MEETINGS:—	3 8 7			10 5 0		
Glasgow	13 13 7			13 13 7		
„ IRISH EXPENSES:—						
Armagh	0	19	7	0	2	6
Belfast	10	14	0	9	2	6
	11	13	7	9	5	0
				20 18 7		
„ GRANTS TO DISTRICT ASSOCIATIONS:—						
Ayrshire District Association	3 0 0					
Border Counties District Association	3 0 0					
Central District Association	3 0 0					
East of Scotland District Association	3 0 0					
Falkirk District Association	3 0 0					
Fife and Kinross District Association	3 0 0					
Glasgow and Suburbs District Association	3 0 0					
Perth and Forfar District Association	3 0 0					
Renfrewshire District Association	3 0 0					
Stirling, West of Fife, and Clackmannan Dist. Association	3 0 0					
Irish Conference Association	3 0 0					
				33 0 0		
„ MISCELLANEOUS EXPENSES:—						
General Printing	39 16 0					
Postages	22 8 11					
Telegrams	1 1 5					
Carriage	0 3 6					
Sundries	1 9 9					
Assistants	2 13 0					
Telephone Rent	15 5 0					
Gas and Coal	15 13 4					
Atlas (Copy of)	1 5 0					
Office Cleaning and Caretaker	10 2 0					
Treasurer's Salary	5 0 0					
Rent of Rooms	5 12 6					
Office Furniture	16 1 3					
Telegraphic Address	1 1 0					
Balance of Joint Propaganda Committee	1 16 9					
Rent of Office	28 0 0					
Directory (Copy of)	0 12 6					
Rates and Taxes	6 2 8					
Repairs to Office	2 17 5					
Insurance	0 4 0					
Proportion of Expenses Conference "Co-operation and the Poor"	2 19 4					
Maps	8 5 0					
Conference Teas	1 6 8					
Railway Contract Ticket	12 9 0					
Advertising	1 4 0					
Repairs to Typewriter	2 4 9					
				205 14 9		
				463 10 1		

463 10 1

SOUTHERN SECTION.

SECTIONAL BOARD MEETINGS:—	£ s. d.			£ s. d.		
Travelling	37 19 2					
Expenses	17 7 6			55 6 8		
„ CONFERENCES, &c.:—	£ s. d.			£ s. d.		
Andover	0	19	1	0	10	0
Aylesbury	0	11	0	0	2	6
Banbury	1	2	0	0	10	0
Basingstoke	1	6	8	0	5	0
Bedford	1	18	10	0	15	0
Berkhamstead	1	12	3	0	12	6
Bishops Stortford	0	19	5	0	5	0
Bletchley	1	2	6	0	10	0
Bognor	0	18	5	0	10	0
Carried forward	10	10	2	4	0	0
				14 10 2		
				55 6 8		
				2006 17 8		

	Travelling.			Expenses.			Totals.			£ s. d.			£ s. d.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	10	10	2	4	0	0	14	10	2	55	6	8	2006	17	8
By CONFERENCES, &c.—continued:—															
Bookham	0	5	8	0	2	6	0	8	2						
Bradford-on-Avon	1	9	0	0	2	6	1	11	6						
Braintree	0	19	6	0	2	6	1	2	0						
Brentwood	0	15	11	0	10	0	1	5	11						
Bromley	0	5	5	0	5	0	0	10	5						
Buckingham	0	16	9	0	2	6	0	19	3						
Calne	0	18	4	0	10	0	1	8	4						
Cambridge	0	17	8	0	5	0	1	2	8						
Canterbury	4	4	11	2	10	0	6	14	11						
Caterham	0	6	1	0	2	6	0	8	7						
Chatham	1	15	1	1	0	0	2	15	1						
Chesham	0	6	9	0	2	6	0	9	3						
Chippenham	1	4	2	0	10	0	1	14	2						
Chipping Norton	1	4	9	0	2	6	1	7	3						
Campton	0	4	7	0	5	0	0	9	7						
Cliffe-at-Hoo	1	5	2	0	7	6	1	12	8						
Cobham	0	12	4	0	5	0	0	17	4						
Coggeshall	0	15	7	0	2	6	0	18	1						
Colchester	0	19	6	0	5	0	1	4	6						
Cowes	2	8	3	1	0	0	3	8	3						
Crockenhill	0	17	0	0	5	0	1	2	0						
Croydon	0	15	9	0	10	0	1	5	9						
Diss	0	16	2	0	10	0	1	6	2						
Dover	3	7	7	2	0	0	5	7	7						
Drayton	0	5	3	0	2	6	0	7	9						
Dunstable	0	9	3	0	10	0	0	19	3						
Ealing	0	0	6	0	2	6	0	3	0						
East Grinstead	0	8	0	0	2	6	0	10	6						
Eastleigh	1	5	9	0	12	6	1	18	3						
Edmonton	1	3	1	0	7	6	1	10	7						
Ely	0	18	2	0	10	0	1	8	2						
Enfield	0	2	6	0	2	6	0	5	0						
Epsom	0	5	4	0	2	6	0	7	10						
Faversham	0	13	8	0	10	0	1	3	8						
Feltham	0	9	5	0	5	0	0	14	5						
Fleet	2	19	0	0	15	0	3	14	0						
Folkestone	1	17	10	0	12	6	2	10	4						
Godalming	0	9	10	0	10	0	0	19	10						
Gravesend	0	5	4	0	2	6	0	7	10						
Grays	0	8	3	0	2	6	0	10	9						
Greenstreet	1	9	5	0	10	0	1	19	5						
Guildford	1	4	5	0	12	6	1	16	11						
Hampton	0	5	2	0	2	6	0	7	8						
Haslemere	1	4	2	0	12	6	1	16	8						
Hatfield	0	5	3	0	2	6	0	7	9						
Haverhill	0	14	2	0	10	0	1	4	2						
Haywards Heath	0	9	9	0	10	0	0	19	9						
High Barnet	0	13	11	0	2	6	0	16	5						
Ipswich	0	17	7	0	10	0	1	7	7						
Laingdon	1	10	3	0	12	6	2	2	9						
Lakenheath	1	2	11	0	10	0	1	12	11						
Leatherhead	0	4	9	0	2	6	0	7	3						
Leighton Buzzard	0	10	5	0	2	6	0	12	11						
Lewes	0	12	10	0	10	0	1	2	10						
London	14	14	8	12	17	6	27	12	2						
London Joint Meeting of District Secretaries	1	18	1	0	15	0	2	13	1						
Lowestoft	0	12	3	0	10	0	1	2	3						
Luton	1	8	3	0	10	0	1	18	3						
Maidenhead	0	17	4	0	5	0	1	2	4						
Margate	2	6	3	2	10	0	4	16	3						
Mere	1	15	0	0	2	6	1	17	6						
Neasden	0	5	10	0	7	6	0	13	4						
Newmarket	0	17	10	1	0	0	1	17	10						
North Walsham	1	11	4	0	10	0	2	1	4						
Norwich	2	17	5	0	12	6	3	9	11						
Norwood	0	1	6	0	2	6	0	4	0						
Olney	0	16	2	0	2	6	0	18	8						
Oxford	1	16	5	0	7	6	2	3	11						
Parkstone	1	7	0	0	10	0	1	17	0						
Carried forward	94	13	7	48	0	0	142	13	7	55	6	8	2006	17	8

	Travelling.			Expenses.			Totals.					
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward	94	13	7	48	0	0	142	13	7	55	6	8
By CONFERENCES, &c.—continued :—										200	64	17
Peckham	0	2	1	0	2	6	0	4	7			
Penge	0	2	9	0	2	6	0	5	3			
Portland	0	1	11	0	10	0	0	11	11			
Portsmouth	6	17	3	1	2	6	7	19	9			
Rainham	1	1	7	0	5	0	1	6	7			
Reading	1	13	7	0	7	6	2	1	1			
Rochester	0	16	6	0	5	0	1	1	6			
Royston	1	9	10	1	0	0	2	9	10			
St. Albans	0	12	2	0	5	0	0	17	2			
Saffron Walden	1	8	0	0	12	6	2	0	6			
Salisbury	3	0	1	2	10	0	5	10	1			
Sawston	1	8	0	1	0	0	2	8	0			
Sevenoaks	1	11	2	0	17	6	2	8	8			
Sheerness	0	11	10	0	10	0	1	1	10			
Silsoe	0	11	10	0	10	0	1	1	10			
Sittingbourne	0	13	2	0	2	6	0	15	8			
Slough	0	18	3	0	5	0	1	3	3			
Soham	0	18	4	0	10	0	1	8	4			
Southall	0	1	9	0	2	6	0	4	3			
Staines	0	11	5	0	5	0	0	16	5			
Stratford	0	11	10	1	2	6	1	14	4			
Sunningdale	0	12	5	0	2	6	0	14	11			
Sutton	0	3	4	0	2	6	0	5	10			
Swaffham	0	16	5	0	10	0	1	6	5			
Swanscombe	0	9	7	0	10	0	0	19	7			
Teddington	0	3	6	0	2	6	0	6	0			
Teynham	0	14	0	0	10	0	1	4	0			
Tonbridge	1	2	5	0	15	0	1	17	5			
Tunbridge Wells	1	16	1	0	7	6	2	3	7			
Walton-on-Thames	0	5	5	0	2	6	0	7	11			
Warminster	2	12	7	0	12	6	3	5	1			
Watford	0	17	4	0	7	6	1	4	10			
Weymouth	3	12	11	1	0	0	4	12	11			
Whittlesford	1	5	8	1	0	0	2	5	8			
Wickham Market	1	5	9	0	10	0	1	15	9			
Winchester	0	16	0	0	5	0	1	1	0			
Windsor	0	19	11	0	7	6	1	7	5			
Winton	2	2	2	1	0	0	3	2	2			
Woburn Sands	1	8	0	1	0	0	2	8	0			
Woking	0	17	6	0	10	0	1	7	6			
Wokingham	0	9	10	0	2	6	0	12	4			
Wood Green	0	1	8	0	2	6	0	4	2			
Woolwich	0	8	8	0	5	0	0	13	8			
Yiewsley	0	3	3	0	2	6	0	5	9			
	143	1	4	70	15	0	213	16	4			
„ GRANTS TO DISTRICT ASSOCIATIONS :—										213	16	4
Bedford District Association							8	3	4			
Bucks District Association							8	6	2			
Cambridge District Association							21	3	7			
Colchester District Association							23	1	9			
Lewes District Association							12	8	0			
Metropolitan—East District Association							15	19	7			
„ North District Association							6	11	10			
„ South District Association							12	8	5			
Norwich District Association							22	4	11			
Oxford District Association							21	13	9			
Sheerness District Association							4	9	9			
Surrey District Association							16	13	10			
Wilton District Association							14	2	2			
										187	7	1
„ MISCELLANEOUS EXPENSES :—												
General Printing							42	8	4			
Postages							24	11	5			
Telegrams							1	2	7			
Carriage							3	16	8			
Sundries							2	9	8			
Office Cleaning							1	18	0			
Carried forward	76	6	8	456	10	1	200	64	17	8		

Brought forward	£	s.	d.	£	s.	d.	£	s.	d.
By MISCELLANEOUS EXPENSES.—continued:—	76	6	8	456	10	1	20064	17	8
Conference Teas	11	1	8						
Assistants	0	12	0						
Repairs to Lantern, &c	10	0	0						
Convalescent Home Expenses	1	0	5						
				99	0	9			
				555	10	10			
							555	10	10

SOUTH-WESTERN SECTION.

„ SECTIONAL BOARD MEETINGS:—	£	s.	d.	£	s.	d.
Travelling	59	7	4			
Expenses	11	12	6			
				70	19	10

	£	s.	d.	£	s.	d.	£	s.	d.
„ CONFERENCES, &c.:—									
Ashton	0	0	6	0	2	6	0	3	0
Barnstaple	2	11	9	1	12	6	4	4	3
Bath	0	3	0	0	2	6	0	5	6
Bedminster	—			0	2	6	0	2	6
Bideford	1	1	0	0	10	0	1	11	0
Bodmin	1	14	7	0	7	6	2	2	1
Bridgwater	1	3	9	0	15	0	1	18	9
Bristol	0	9	0	0	12	6	1	1	6
Brixham	0	15	9	0	10	0	1	5	9
Bruton	0	4	6	0	2	6	0	7	0
Crediton	1	16	0	1	0	0	2	16	0
Exeter	2	9	0	1	17	6	4	6	6
Frome	0	4	9	0	15	0	0	19	9
Helston	1	4	6	0	10	0	1	14	6
Highbridge	0	1	9	0	2	6	0	4	3
High Littleton	0	1	3	0	2	6	0	3	9
Honiton	4	12	0	2	0	0	6	12	0
Ilfracombe	2	19	6	1	10	0	4	9	6
Kingsteignton	0	10	9	0	2	6	0	13	3
Kingswear	0	18	0	0	10	0	1	8	0
Launceston	5	18	6	3	12	6	9	11	0
Liskeard	2	19	8	1	5	0	4	4	3
Lostwithiel	0	12	3	1	0	0	1	12	3
Menheniot	2	1	0	0	12	6	2	13	6
Newton Abbot	0	8	3	0	5	0	0	13	3
Okehampton	0	9	0	0	2	6	0	11	6
Ottery St. Mary	2	5	0	1	0	0	3	5	0
Paignton	1	16	6	0	12	6	2	9	0
Pill	0	14	9	0	7	6	1	2	3
Plymouth	12	2	0	6	15	0	18	17	0
Plympton	2	2	2	1	2	6	3	4	8
Portishead	0	5	0	0	5	0	0	10	0
Radstock				0	5	0	0	5	0
St. Austell	2	6	10	0	15	0	3	1	10
St. Blazey	3	17	6	1	15	0	5	12	6
St. Columb Road	3	16	0	3	7	6	7	3	6
St. Ives	12	4	0	4	0	0	16	4	0
St. Neot	0	7	6	0	2	6	0	10	0
Saltash	0	4	10	0	5	0	0	9	10
Sidmouth	3	13	8	2	0	0	5	13	8
South Molton	2	9	3	1	0	0	3	9	3
Stoke	0	15	9	0	10	0	1	5	9
Stoke Gabriel	1	4	0	0	12	6	1	16	6
Street	0	5	0	0	10	0	0	15	0
Taunton	0	13	6	0	10	0	1	3	6
Tavistock	0	8	6	0	10	0	0	18	6
Topsham	1	0	3	0	10	0	1	10	3
Torquay	2	14	7	0	12	6	3	7	1
Truro	8	12	6	2	15	0	11	7	6
Wadebridge	1	4	9	1	0	0	2	4	9
Wellington	4	15	0	1	2	6	5	17	6
Wells	1	16	9	1	7	6	3	4	3

Carried forward 107 5 2 53 17 6 161 2 8 70 19 10 20620 8 6

HUGHES SCHOLARSHIP FUND.

Dr.	FUND ACCOUNT.		Cr.	
	£	s. d.	£ s. d.	
To Scholarship Fund	2000	0 0	By Investment in Co-operative Wholesale Society	1360 0 0
			" " Scottish Wholesale Society	640 0 0
	<hr/>			<hr/>
	£2000	0 0		£2000 0 0

INTEREST ACCOUNT.	
1903.	£ s. d.
To Cash in hands of Co-operative Union, January 1st, 1903.	49 6 8
" Interest Received during the year :—	
English Wholesale Society	£54 5 0
Scottish Wholesale Society	25 10 6
	<u>79 15 6</u>
	<u>£129 2 2</u>

NEALE SCHOLARSHIP FUND.

FUND ACCOUNT.				Cr.			
Dr.	£	s.	d.	£	s.	d.	
To Scholarship Fund	2000	0	0	By Investment in Co-operative Wholesale Society	1300	0	0
				" " Scottish Wholesale Society	700	0	0
	£2000	0	0		£2000	0	0

INTEREST ACCOUNT.			
1903.	£	s.	d.
To Cash in hands of Co-operative Union, January 1st, 1903.	241	4	1
" Interest Received during the year:—			
English Wholesale Society.....	£51	17	2
Scottish Wholesale Society	27	18	6
		79	15 8
		£320	19 9
			£320 19 9

1903.	£	s.	d.
By Cash paid to Scholar during the year	33	6	8
" Cash in hands of Co-operative Union, December 31st, 1903..	287	13	1
			£320 19 9

DR.

BALANCE SHEET.

CR.

LIABILITIES.		ASSETS.	
	£ s. d.		£ s. d.
Share Capital, as per last Report.....	292 3 4	Stock-in-Trade—Estimated.....	385 0 0
" " received since	12 16 8	Fixtures—Estimated.....	110 0 0
<i>Less</i> amount extinguished since	305 0 0	INVESTMENTS:—	
Accounts owing.....	4 10 0	Shares—Co-op. Wholesale Society, last year..	£734 13 8
Cash owing to Neale Scholarship Fund	300 10 0	Interest and Dividend since	66 14 2
" " Hughes	75 4 9	Shares—Scottish Wholesale Society, last year	348 13 8
" " International Alliance	267 13 1	Interest and Dividend since.....	29 1 10
Loan from Women's Co-operative Guild	29 2 2	Shares—Co-operative Printing Society	372 15 6
Balance of Assets over Liabilities	20 2 6	Shares—Co-operative Insurance Society	50 0 0
	325 0 0	Shares—Kinning Park Co-operative Society ..	100 0 0
	3652 17 1	" Interest and Dividend since	£5 0 0
		Shares—Co-operative Newspaper Society.....	5 14 7
		Loans—Co-operative Newspaper, last year ..	50 0 0
		" Interest on Shares since	£28 4 9
		" " Loans since	2 10 0
		Accounts owing for Pamphlets, Rules, &c.	0 14 6
		Balances, as per Cash Account.....	31 9 3
		Cash in Co-operative Wholesale Society's Bank	63 17 7
			176 15 2
			2549 9 8
			£4690 9 7

We have carefully examined the books and accounts of the Co-operative Union for the financial year ended 31st December, 1903, and compared all counterfoils of acknowledgments for cash received, and vouchers for all payments made, and hereby certify the above statement of accounts as correct.

T. WOOD,
WM. SWALLOW, } PUBLIC AUDITORS.

The Co-operative Union Limited.

PUBLICATION DEPARTMENT.

Ready September.

New Books.

"Industrial Co-operation:"

THE STORY OF A PEACEFUL REVOLUTION.

EDITED BY CATHERINE WEBB.

Price, 2/6 per copy, nett.

"Co-operative Bookkeeping:"

A TEXT BOOK FOR CO-OPERATIVE STUDENTS.

BY ALFRED WOOD, A.C.A. HONOURS (MANCHESTER).

Price, 2/6 per copy, nett.

Address Orders—

.. Co-operative Union Limited, ..



**LONG MILLGATE,
MANCHESTER. . .**



ALL CO-OPERATIVE SOCIETIES

SHOULD JOIN

The Co-operative Union.

WHAT IS THE CO-OPERATIVE UNION?

1. It is a federation of most of the Co-operative Societies of the United Kingdom, joined together for the purposes of propagandist and defensive action.

2. The Union watches over the interests of Co-operative Societies generally, and employs its propagandist agents in districts where Co-operation is unknown.

3. The services of solicitors are retained by the Union for the purpose of giving legal advice to those societies whose circumstances require it.

4. Small and struggling Societies are helped and advised by the Members of the Board and the Officers of the Union.

5. The Union is governed by a Central and United Board, in connection with which are several special Committees organised for special work, viz. :—

- (a) An Educational Committee, whose work is to organise Co-operative Education.
- (b) A Committee on Production, to promote Co-operative Production.
- (c) A Joint Parliamentary Committee, to look after the interests of Co-operative Societies so far as they may be affected by Parliamentary action.
- (d) A Joint Propaganda Committee, whose special function is to work with the Wholesale Societies in forming Co-operative Societies under a "Special Propaganda Scheme."
- (e) A Joint Committee acting with the Trade Union Parliamentary Committee, for the purpose of settling disputes in connection with Co-operative employment.
- (f) An International and Foreign Enquiry Committee, to open up communication with the Co-operators of other countries, and to obtain information regarding the development of the Co-operative Movement in other parts of the world.

The funds of the Co-operative Union are raised by subscriptions from the Societies which become joined to it. The subscription is fixed by rule at the rate of 2d. per member per annum.

The Union has now **1,206** Societies included in its membership, and these Societies have **1,936,600** members.

The Societies which remain outside the Union number **495**, and have **179,527** members.

THE CENTRAL OFFICES OF THE UNION ARE AT

LONG MILLGATE, MANCHESTER;

And there are Branch Offices at

71, St. James Street, Kingston, GLASGOW;

99, Leman Street, LONDON; and

West Blandford Street, NEWCASTLE-ON-TYNE.

... THE ...

Co-operative Wholesale Society Limited.



Enrolled August, 1863.

Business commenced March 14th, 1864.

Wholesale Grocers, Provision Dealers, Drapers,

**Dealers in Woollens, Ready-made Clothing, Boots, Shoes,
Brushes, Furniture, &c.; Bankers, Manufacturers, Millers, Printers,
Shipowners, Butter Factors, Lard Refiners,
Tea Growers, Importers, Blenders, and Packers.**

**SHIPPERS—Owners of Steamships “PIONEER,” “PROGRESS,” “FEDERATION,”
“FRATERNITY,” “UNITY,” “EQUITY,” “LIBERTY,” “DINAH,” and “BRITON.”**

Registered Office, Bank, and Shipping Department:—1, Balloon St., Manchester.

Grocery and Provision Warehouse:—Balloon Street and Garden Street, Manchester.

Drapery Warehouse:—Balloon Street, Manchester.

Woollens and Ready-made Clothing Warehouse:—112, Corporation Street, Manchester.

Boot and Shoe Warehouse:—Balloon Street, Manchester.

Furniture Warehouse:—Holgate Street, Manchester.

Branches:—Waterloo Street, Newcastle-upon-Tyne; and Leman Street, London, E.

Purchasing and Forwarding Depots:—

Liverpool, Leeds, Goole, Bristol, Northampton, Cardiff, and Longton; Cork, Limerick, Tralee,
and Armagh (Ireland); New York (America); Montreal (Canada).

Copenhagen, Aarhus, Odense, and Herning (Denmark); Gothenburg (Sweden); Rouen and
Calais (France); Hamburg (Germany); Sydney (Australia); and Denia (Spain).

Sale and Sample Rooms:—

Leeds, Nottingham, Blackburn, Huddersfield, Birmingham, Northampton, and Cardiff.

**Manufacturers of Flour, Biscuits, Sweets, Preserves, Peels, Pickles,
Cocoa, Chocolate, Tobacco, Soap, Starch, Candles, Glycerine, Boots and
Shoes, Woollens, Clothing, Shirts, Mantles and Underclothing, Corsets,
Millinery, Brushes, Flannels, Furniture, Butter, and Lard Refiners.**

CO-OPERATORS *should . . .*
. . . Mind their OWN Business

AS CONDUCTED THROUGH THEIR

Wholesale Society.

. . . Established by . . .

CO-OPERATIVE CAPITAL.

. . . Its Success depends on . . .

CO-OPERATIVE CUSTOMERS.

The letters **C.W.S.** are a guarantee of

Contented workers. ↗

Wholesome and reliable goods.

Satisfied consumers. ↗

THE SCOTTISH Co-operative Wholesale Society LIMITED.

ESTABLISHED 1868.

A Federation of 278 Co-operative Societies, with a Membership of 301,479.

REGISTERED OFFICES :

❖ 95, Morrison Street, Glasgow. ❖

Drapery Warehouses :

Dundas Street, St. James's Street, and Paterson Street, Glasgow.

Furnishing and Stationery Warehouses :

Morrison Street, Glasgow.

Grocery Warehouses :

Paisley Road, Crookston Street, and Clarence Street, Glasgow.

Boot and Shoe Warehouse : Dundas Street, Glasgow.

Capital, £2,314,955. = Sales, £6,395,487.

Profit, £239,321.

For the year ending December 26th, 1903.

Total Sales (Since Commencement) - - - - - **£78,556,191.**

Total Profit - - - - - **£2,677,073.**

Reserve and Insurance Funds - - - - - **£335,498.**

Depreciation Allowed - **£55,5946.**

THE SCOTTISH Co-operative Wholesale Society LIMITED.

Branches :

Links Place, Leith.

Grange Place, Kilmarnock.

Trades Lane, Dundee.

Henry Street, Enniskillen (Ireland).

Productive Departments.

SHIELDHALL.—Boot and Shoe, Leather Currying and Tanning, Cabinet, Brush, Ready-made Clothing, Preserves, Confections, Coffee Essence, Drug and Drysaltery, Hosiery, Pickles and Sauces, Printing and Bookbinding, Tobacco, Tinplate, Artisan Clothing, Building, and Mechanical.

GLASGOW.—Bespoke Clothing, Mantle, Underclothing, Shirt, Umbrella, Waterproof, Boot and Shoe, Aerated Waters, Sausage, Bacon Curing, Saddlery, Cartwright, Building, Electrical Fitting, and Flour.

EDINBURGH.—Chancelot Roller Flour Mills.

LEITH.—Junction Flour and Oatmeal Mills and Dress Shirt Factory.

STIRLING.—Aerated Waters.

GRANGEMOUTH.—Soap Works.

SELKIRK.—Tweed and Blanket Mills.

ENNISKILLEN (Ireland).—Ham, Butter and Egg Depôt and Creamery, with Auxiliary Creameries at Belnaleck, Florence Court, S. Bridge, Gola, Gardner's Cross, Black Lion, and Glenfarne.

BLADNOCH and WHITHORN (Wigtownshire).—Creameries and Margarine Works.

ABERDEEN.—Fish Curing. **LONDON.**—Tea, Coffee, and Cocoa.

FARMS.—Carntyne, near Glasgow ; Whithorn, Wigtownshire.

ESTATE.—Calderwood, E. Kilbride, Lanarkshire.

THE CO-OPERATIVE Insurance Society

LIMITED.

ESTABLISHED IN 1867.

Chief Office:

LONG MILLGATE, MANCHESTER.

Branch Offices:

**50, CLARENCE ST., GLASGOW; 12, SHANDWICK PLACE, EDINBURGH;
65, SUNBRIDGE ROAD, BRADFORD; 77, WESTGATE ROAD,
NEWCASTLE-ON-TYNE.**

. . DIRECTORS. . .

CHAIRMAN: WILLIAM BARNETT, Macclesfield.

WM. BAMFORTH, Manchester.

JAS. KERSHAW, Rochdale.

JOHN DEWAR, Cathcart.

ANDREW MILLER, Tillicoultry.

B. HEPWORTH, Heckmondwike.

JOHN OLIVER, Gateshead.

W. A. HILTON, Bolton.

T. RAWLINSON, Blackpool.

T. WOOD, Manchester.

SECRETARY AND GENERAL MANAGER: JAMES ODGERS.

FIRE DEPT. MANAGER: G. HORROCKS. LIFE DEPT. MANAGER: S. P. LEAH.

GLASGOW SECRETARY: A. BURGESS. NEWCASTLE SURVEYOR: R. H. FITTON.

INSPECTOR OF AGENCIES: F. A. WILLIAMS.

AUDITORS: A. HACKNEY, Bolton, and J. E. LORD, Rochdale.

BANKERS: THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

THE SOCIETY UNDERTAKES

Life Assurance (Ordinary, Special,
(Industrial, and Collective), **Fidelity, and**
Fire Insurance.

THE CLAIMS ALREADY PAID AMOUNT TO £160,000.

... THE ...

Co-operative Insurance Society

LIMITED.

The Profits of the Life Assurance Branch are divisible exclusively with Life Policyholders.

The Profits in the Fidelity and Fire Insurance Branches are divided with the Members in proportion to the premiums paid by them for their own corporate insurances effected with and retained by the Society at its sole risk.

All Distributive Co-operative Societies in the United Kingdom are invited to effect Collective Life Assurance Policies on behalf of all their members. For a premium equal to one penny for each £1 of members' purchases, in the last quarterly or half-yearly term, the Insurance Society will assure 4s. for each £1 of their average purchases.

Five Hundred and Forty-five Societies are Members,
and the Invested Funds amount to £136,000.

*Full Information and Application Forms may be obtained from
the Chief Office or Branch Offices.*

THE ORIGINAL "PIONEER"

Co-operative Printers.

Established in Balloon Street, 1869.

COPYRIGHT PROPRIETORS OF

XL, BANBURY, FAIRSWORTH, & "ECCLES" Check Systems;

Also **"SIMPLEX" System of Penny Bank Accounts.**

MAKERS OF THE
"CLIMAX"
AND OTHER
CHECK BOOKS.

SHOP PAPERS, PAPER BAGS,
TWINE, &c.

Tea and Coffee
Papers.



COMPLETE SETS OF
Account Books
FOR
*Co-operative, Friendly, and
Trade Organisations.*

Library Binding
IS MADE A
SPECIAL FEATURE.

Estimates on Application.

ILLUSTRATED CO-OPERATIVE

Book (³²Pages) **& Sheet Almanacs,**

Containing Useful Co-operative and General Matter.
Samples will be forwarded to Societies in due course.

CHROMO ALMANACS FOR 1905.

ESTIMATES ON APPLICATION TO

118, Corporation Street, Manchester;

OR BRANCHES—

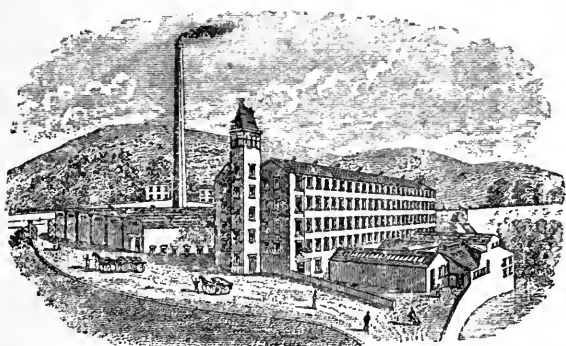
Rutherford St., Newcastle-on-Tyne, and Tudor St., London, E.C.

. Hebden Bridge Fustian . . . Manufacturing Co-operative Society Limited.

Telegraphic Address :

"NUTCLOUGH," 2.1.80

HEBDEN BRIDGE.



Enrolled September 1st, 1870.
Shares £1 each.
Societies are enrolled Members.

To Members of Co-operative Societies—

When ordering FUSTIAN CLOTHING at your Stores, insist on having those from the Co-operative Factory at Nutclough.

ALL KINDS
OF

FUSTIAN CLOTHING,

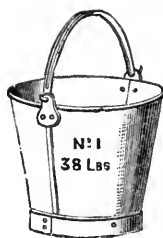
READY-MADE AND
TO MEASURE.

NEATLY CUT AND FINISHED.

Samples and Prices to Co-operative Societies on Application.

Nutclough, Hebden Bridge, Yorkshire.

AGENTS—The Co-operative Wholesale Society, Manchester, Newcastle-on-Tyne, and London and the Scottish Wholesale Society, Glasgow.



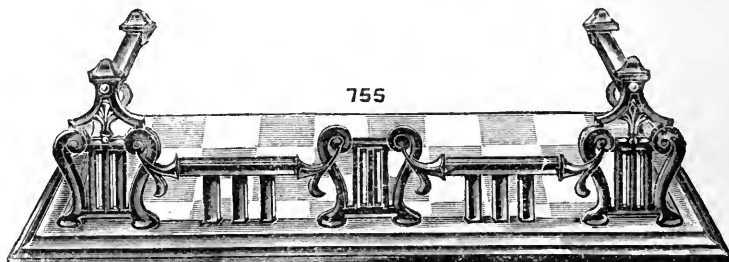
DUDLEY Bucket & Fender



Co-operative Society Limited.

Manufacturers of every description of

Galvanised Goods,



**Fenders, Tidies, Umbrella Stands,
Fire Brasses, Top Bars, Kitchen Fenders,
Toast Stands,
AND BRASS FOUNDERS.**



Charlotte Street,

DUDLEY,

Worcestershire.



Circulation 67,000 Weekly.

Price 1d. Weekly.

EVERY CO-OPERATOR

SHOULD READ

THE
✦

Co-operative *News*

*The Official Organ of the
Co-operative Movement.*

The "NEWS" is the property of a Federation of Co-operative Societies located in all parts of Great Britain. It is an exponent of opinion, thoroughly impartial and comprehensive, upon all subjects connected with Association, particularly in its application to the Distribution and Production of Wealth.

Its Principal Features include:

Articles on Industrial and
Social Questions.
Literary Reviews.
A Parliamentary Letter.
A London Letter.



A Serial Story.
Woman's Corner.
Junior Co-operators' Page.
Employees' Page.
&c., &c.

The *News* may be had on application to any Bookseller, through the Local Store, or from the Offices of the Co-operative Newspaper Society,

LONG MILLGATE, MANCHESTER;

TUDOR STREET, NEW BRIDGE STREET, LONDON, E.C.;
and 95, MORRISON STREET, GLASGOW.

A Marvellous Pennyworth. - Sold at many Stores at Half Price.



“ONE & ALL”

SEEDS *AND*

FERTILISERS.

*N*EARLY all Co-operative Societies are Agents for the Reliable Productions of the AGRICULTURAL AND HORTICULTURAL ASSOCIATION, supplied under their Trade Mark of “One & All.”

The Association was the Pioneer Society of Co-operation in Agriculture and Horticulture, founded in 1867. Among its founders were the late Thomas Hughes, Q.C., Edward Vansittart Neale, M.A., Messrs J. M. Ludlow, G. J. Holyoake, and other leading co-operators.

Its Membership now numbers 3,116; its transferable Share Capital is £10,020; Reserves, £6,845; Deposits, withdrawable on notice, are received at 3 to 5 per cent interest according to terms of notice.

Catalogues and further particulars on application.

Edw. A. Greening

Managing Director.

*Central Offices and Seed
Warehouse :*

92, LONG ACRE, LONDON, W.C. DEPTFORD CREEK, LONDON, S.E.

Works and Wharf :

*The Leek . .
Silk Twist
Manufacturing
Society Limited,*


Established over 25 Years. . .
Telephone: National, 27. . .

—○—
PARK MILLS and
NELSON MILLS,
LEEK, Staffordshire.
—○—

Also at
Glasgow, Manchester,
London, Leeds, &c.

The only Co-operative Society who are manufacturers of
SEWING SILKS AND TWISTS

For Hand or Machine use.

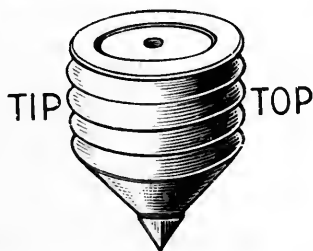


SUNRISE
"STARLIGHT"

Also Manufacturers of
SKIRT BELTINGS
Velvet Dress Bindings,
SILK, PRUSSIAN, and
PATENT BINDINGS,
Boot Loops, and
other Trimmings.

TRY THE
"TIP TOP" BRAND MACHINE SILK,
A Speciality for
Clothing or Boots.

Samples and Prices on application to
our Agents, the CO-OPERATIVE WHOLE-
SALE SOCIETY LIMITED, or direct from
Park Mills, Leek.



ADVERTISEMENTS.

THE BRISTOL CO-OPERATIVE PIANOFORTE PRODUCTIVE SOCIETY LIMITED

IS THE ONLY SOCIETY OF ITS KIND IN ENGLAND.



SPECIMEN OF PIANOFORTE EXHIBITED AND SOLD AT THE CONGRESS EXHIBITION.

Pianos from 18 to 50 Guineas. Pianos Sold on the Hire Purchase System.

Perfect touch and regulated with the utmost precision.
Clear ringing Tone, and well sustained.
Thoroughly well made, and of the Best Materials.
Every Instrument guaranteed for 10 years.

PRICE LIST AND DESIGNS FREE ON APPLICATION.

Address: 49, Colston Street, BRISTOL.

BLACKPOOL... UNION PRINTERS

TELEPHONE
7X.

LIMITED.



Members of the Co-operative Union, and the
Co-operative Productive Federation.

CO-OPERATIVE SOCIETIES' PRINTING A SPECIALITY.

When you require Printing of any kind, ask
us for Estimates.

Registered Office
and Works:

Charnley Road, Blackpool.

Telephone No.
128.

PAISLEY

Telegrams: "Co-operative,
Collinslee."

Co-operative Manufacturing Society

Established 1862.

LIMITED.

*Profits are divided as follows:—5 per cent only to Capital, remainder at an
equal rate per £ on Purchases and Wages.*

Manufacturers of

Shirtings and Shirts. Oxford, Grandrille, Zephyr, Kirkcaldy, Flannel, Tennis,
Ceylon, Cricket, Tweed, Regatta, Llama, &c.

Skirtings and Skirts. Cotton, Thibet,
Lace, Silk, &c.

Dress Cloths. Saxony, Cheviot, Knicker & Harris Tweeds, Worsteds & Cheviot Serges,
Twills, Repps, Jacquards, Crepons, &c., in Blacks, Navies, Creams, &c.

French Flannels. All Colours. **Shawls, Shawlettes.** Saxony, Cheviot, Tweed,
Velvet, &c.

Bed Quilts. Sprig, Lace, Carpets, &c. **Coat Linings.** Wool, Union,
and Cotton.

Gents' Serges. Blacks, Navies, and
Fancy Mixtures.

Aprons, Scarves, Sheeting (Blanket).

ADVERTISEMENTS.

The Keighley Ironworks Society Ltd.

Goulbourne Street, KEIGHLEY.

Telegraphic Address: "CO-OPERATION."

Telephone No. 160.

MANUFACTURERS OF ..

Washing, Wringing, and Mangling Machines,

Iron and Brass Bedsteads, Wire Mattresses,
AND SUNDRY ARTICLES OF DOMESTIC USE.

CATALOGUES and PRICE LISTS ON APPLICATION. Your Support Solicited.

Wholesale Agents:—THE CO-OPERATIVE WHOLESALE SOCIETIES,
Manchester, Newcastle, London, and Glasgow.

FOR EASE, ELEGANCE, AND DURABILITY,



WEAR

Equity Brand **Boots and Shoes.**

MADE ON TRUE CO-OPERATIVE PRINCIPLES.

OFFICE AND WORKS:

WESTERN ROAD, LEICESTER.



The Midland . . .
Productive Co-operative
Tinplate Workers' Society
LIMITED.



Manufacturers of every Description of
**SHEET METAL GOODS, GENERAL CULINARY ARTICLES, GROCERY,
BAKERY, and DAIRY REQUISITES,
TEA URNS, VASES, TRAVELLING TRUNKS, ASHPANS, &c., &c.**



24, BRASSHOUSE
PASSAGE,
BROAD STREET,
BIRMINGHAM.



Rochdale Equitable Pioneers' Society Limited,

THE ORIGINAL CO-OPERATIVE TOBACCO MANUFACTURERS,

Toad Lane, Rochdale. Works: Milton St., Rochdale.

ALL DESCRIPTIONS OF PLAIN AND FANCY TOBACCOS AND CIGARS.

Specialities :—"Special Mixture," "Navy Cut," "Golden Flake," "Brown
Flake," "Medium Flake," "Mafeking Flake,"
and "Kimberley Cut Plug."

SAMPLES SENT UPON APPLICATION OR MATCHED.

Supplied to most of the leading Societies in the North and
Midlands.

GIVE US A TRIAL, AND SUPPORT CO-OPERATIVE PRODUCTION

NOTED FOR

PERFECT FITTING and

SUPERIOR FINISH.

WEAR

THE IDEAL CLOTHING.

FASHIONS AND PATTERNS POST FREE.

THE IDEAL CLOTHIERS LIMITED, WELLINGBOROUGH.

MOSAICS, PARQUET, WOOD BLOCK FLOORING.

THE . .

Mosaic Workers' Co-operative Society Ltd.

Registered Office—33, GOUGH STREET, LONDON, W.C.

Works—9 & 10, JAY'S BUILDINGS, WYNFORD ROAD, ISLINGTON, N.

**Terrazzo, Venetian,
and Roman Mosaic Pavements.**

—○—
GLASS MOSAIC FOR MURAL
DECORATIONS A SPECIALITY.

—○—
Architects' own Designs carefully and
artistically carried out.

LONDON PRICES.

Terrazzo Flooring - from 5/6 per yard super.
Venetian ,, - ,, 6/- ,,
Roman Mosaics - ,, 12/- ,
Glass Mosaics - ,, 5/- per foot.

—○—
WORKMANSHIP GUARANTEED.

Samples and Illustrated Sheet of Designs sent on application to any part of the United Kingdom.

Roman Mosaic for Shipment carefully prepared.

Special Quotation for Large Quantities.

ALL ESTIMATES FREE.

K.C. CORSETS

Manufactured only by the

Kettering Co-operative Corset Manufacturers,
Rutland Works, Kettering,

Patentee ^{AND} Speciality Manufacturers
OF ALL KINDS OF CORSETS.

Over One Hundred Thousand Pairs sold from January to June, 1904, shows at a glance that the Society is giving satisfaction and comfort to a large body of our Co-operators.

Made under Co-operative Conditions with Co-operative Capital.

NONE BETTER. * * Upwards of 200 Workers employed.

LEICESTER . . .

CO-OPERATIVE PRINTING

SOCIETY LIMITED. . .

GENERAL,
COMMERCIAL,
LETTERPRESS,
LITHOGRAPHIC.

Printers & Publishers ^{to the} Movement.

ACCOUNT BOOKS

RULED,
PRINTED AND
BOUND.

OFFICE AND WORKS

Church Gate, Leicester.

Inquiries invited.

Make a note of this.

... SLIGO ...
Manufacturing Society Limited,
SLIGO, IRELAND.

Manufacturers of Men's Coloured Shirts.

The above co-operative society was started in the summer of 1902 to help in some measure to stop the flow of emigration from Ireland. Since then the society have exhibited their goods at Doncaster in 1903, and at Stratford in 1904, where they made a very favourable impression on delegates and managers from the various co-operative societies.

We ask committees of and buyers for co-operative stores to give us a share of their orders, and by so doing assist us in promoting the welfare of the Irish people.

We have appointed as our representative for England and Wales—

Mr. W. BOSWELL, 17, Alexandra Road, NEWPORT, Monmouthshire,

WHO WILL SUBMIT SAMPLES AND PRICES.

SELF-HELP . . .

Is the best of help. Then ask at your Stores for

"SELF-HELP" BRAND OF

. BOOTS & SHOES.

Works: DARTFORD ROAD, LEICESTER.

A NCHOR BOOT and SHOE PRODUCTIVE SOCIETY LIMITED,

Anchor Boot Works, New Evington, LEICESTER.

MAKERS OF ALL KINDS OF

Children's Boots, Shoes, and Slippers.

Samples sent on approval to any Society on receipt of Postcard, Carriage Paid.

ALL CO-OPERATORS SHOULD

ASK FOR ANCHOR-MADE GOODS

FOR THEIR CHILDREN.



ALL GOODS STAMPED

"YOUNG CO-OPERATOR,"

AND WARRANTED ALL LEATHER.

Registered No. 1,683.

THE SHEFFIELD CUTLERY. Trade Mark: "UNITY."

Co-operative Productive Society Limited,

UNITY WORKS, ELDON STREET, SHEFFIELD.

MANUFACTURERS OF ALL KINDS OF

Table Cutlery, Fancy Pen & Pocket Knives, Razors,

BUTCHERS' KNIVES and STEELS, SCISSORS, SHEARS, &c.

ALL FROM THE BEST STEEL AND WARRANTED.

Genuine British Plate or Improved Nickel Silver and Metal Goods.

Sample Orders supplied, and any of our Goods may be obtained at the Co-operative Wholesale Societies and their Branches—Manchester, Newcastle, and London, or from the Works.

THE "ANDREWS"

Co-operative Watch Manufacturing Society Limited,

9, RADFORD STREET, COVENTRY.

Business Established 1872.

Registered as a Society, 1898.

WE are a Society of Workers desirous of selling our Goods to the Members through the Store.

Our "OLD IDEALS" are still the same, "QUALITY AND EXCELLENCE." NOTE the NAME and ADDRESS, and do not omit to inquire for Prices and Terms.

The MORNING STAR SPECIALITIES

Are all alike—GOOD.

MORNING STAR

**SELF-RAISING FLOUR. PICKLES.
BAKING POWDER.
CUSTARD POWDER. EGG POWDER.
SAUCE. BIRD SEED.
MALT, HOPS, &c. (for making Home-Brewed
Ale and Stout).**

The MORNING STAR SUNDRIES Ltd., 121, Higheross Street, LEICESTER.

The St. Crispin Productive Society Limited,

BOOT AND SHOE MANUFACTURERS

AND ARMY CONTRACTORS

Telegrams:

"CRISPIN, RAUNDS."

Raunds, Wellingborough.

MANUFACTURERS AND EXPORTERS.

SPECIALITIES. - Knee Boots, Wellington Boots, and all kinds of Ankle Boots and Shoes required by the British Army and Navy and Postal Department.

Kip and Split Army Boots of every description suitable for the Home and Foreign Trade. Special Boots made to Dealers' Orders. Kip and Split Strong Derbys. Shooting and other similar Boots. Factors for all kinds of Genuine Army Rejections.

SAMPLES SENT CARRIAGE PAID TO ANY SOCIETY.

A TRIAL SOLICITED.

THE BURNLEY "SELF-HELP"

Cotton Spinning & Manufacturing Society Limited,

HEALEY ROYD MILL, BURNLEY.

Makers of Oxford Shirts, Flannelettes, Silesias, Linenettes, Lustres, Dyed Sateens, and Silketeen Linings; also Grey Cloths in Jeans, Twills, and Plains.

ALL COMMUNICATIONS TO OFFICE, MANCHESTER.

National Telephone, 138 Burnley.

National Telephone Co., 3010 Manchester.



Registered Office:—

19, MARSDEN SQUARE, MANCHESTER.

AIREDALE CO-OPERATIVE WORSTED MANUFACTURING SOCIETY LIMITED.

MAKERS OF . .

DRESS GOODS, Also **LININGS** and **ITALIAN CLOTHS**
for Tailoring Departments.

Samples sent to Societies on Application.

Profits divided between Workers, Shareholders, and Purchasers.

FULTON STREET, BRADFORD, Yorks.

The Sperope Boot Manufacturers

BARWELL, near HINCKLEY.

LIMITED.



MAKERS OF

LADIES' AND GIRLS' BOOTS AND SHOES

In Black & Brown Glace, Box Calf, Kid, Satin, & Glace Hide.

Profits Divided between Labour, Capital, and Custom.

Samples sent Carriage Paid. A Trial Solicited. A HINCKS, *Secretary.*

DISTRIBUTIVE AND PRODUCTIVE SOCIETIES SHOULD GIVE

DERBY PRINTERS LTD. A TRIAL FOR
ALL KINDS OF

Inquiries Solicited.

LETTERPRESS PRINTING,
BOOKBINDING, &c.

Note New Address: CASTLE STREET, DERBY.

**Desborough Co-operative Boot and Shoe . . .
Manufacturing Society Limited.**

MAKERS OF

MEN'S, YOUTHS', & BOYS' BOOTS & SHOES.

We respectfully solicit an inspection of our Goods, samples of which will be sent to any Society, carriage paid, on application being made to the Manager, J. H. HAWES,

**"I & U" WORKS, VICTORIA STREET,
DESBOROUGH, NORTHANTS.**

BRADFORD

Co-operative Cabinetmakers' Society Ltd.,

57, UPPER SEYMOUR STREET.

Are MAKERS of all kinds of CHAIRS, SOFAS, TABLES,

SUITES, DRESSING CHESTS, BOOKCASES,

DESKS, WARDROBES, SIDEBOARDS, STANDS,

DRESSERS, OVERMANTELS, &c., in any Wood or Colour.

For the convenience of Smaller Societies, who cannot stock Household Requisites, our Show-room will be found replete with everything necessary for Complete House Furnishing.

IMPROVED AND UP-TO-DATE.

THE NEW CO-OP. CAKE MAKER.

Sold only at Co-operative Stores, per packet, 3½d.

Especially adapted for making Rich Home-made Cakes.

THE MORNING STAR SUNDRIES LTD., 121, Highcross St., Leicester.

SEND FOR SAMPLE AND PRICE.

Federated Cutlers Limited.

REG. No.
3571.

CENTRAL WORKS: 100, WEST STREET, SHEFFIELD.

SHOWROOM: 8, DERWENT PLACE CHAMBERS, NEWCASTLE-ON-TYNE.

Manufacturers of all kinds of

Table Cutlery, Pen and Pocket Knives, Bread Knives, Butchers' Knives and Steels.

Scissors and Razors of the Best Material, and Warranted Good.

Spoons and Forks in Best Nickel Silver or Electro-Plate.

Electro-Plated Jam Spoons, Butter Knives, Pickle Forks, &c.

Fish Carvers, Eaters and Desserts in Cases.

Meat Carvers in Cases in great variety, suitable for Presents or Prizes.

GOODS INVOICED THROUGH C.W.S. WHERE REQUIRED.

Sample Orders supplied direct from the Works.

Your support solicited.

SOCIETIES ARE ENROLLED MEMBERS. Shares, &1 each.

FINEDON

CO-OPERATIVE BOOT MANUFACTURING SOCIETY LTD.,

OBELISK HILL, FINEDON, WELLINGBOROUGH.

FOR HOME AND EXPORT MARKETS.

Army and Navy Contractors to His Majesty's Government.

A SPECIALITY IN

KIP AND SPLIT ARMY BOOTS, Black or Brown.

FOOTBALL BOOTS Very Cheap. MEN'S BAL'S and DERBY'S in great variety.

ISAAC YORKE, Secretary.

. The Eccles . .

Established 1861.

Industrial Manufacturing Society Limited.

Factory and Offices: SILK STREET, ECCLES, near Manchester.

MANUFACTURERS OF

TOILET, SATIN, HONEYCOMB, ALHAMBRA, & TAPESTRY QUILTS.

Quality and Price of Goods will bear a favourable comparison with any other manufacturers'.

The CO-OPERATIVE WHOLESALES, Manchester, London, Newcastle, and Glasgow, are our
Sole Agents to Societies.

THE CO-OPERATIVE UNION LIMITED.

Co-operative Pamphlets for Free Distribution.

THE CO-OPERATIVE UNION LIMITED desires to remind the Societies and individual Co-operators who are anxious to aid in spreading a knowledge of the principles and practices by which this great social and industrial movement is distinguished, that it publishes, and has on hand, the following Pamphlets, at the prices annexed. Orders should be addressed to the General Secretary, Long Millgate, Manchester.

Any Society or person *unable to afford* to purchase these tracts, but willing to undertake that any number forwarded to them shall be judiciously distributed, may receive a free grant upon application as above. Sample parcels gratis.

	Per 100.
	s. d.
ALLAN, JOHN.—Productive Co-operation.....	1 9
The Co-operative Union: Its Necessity and Its Advantages ..	Gratis.
ANDERSON, J.—The Leakage System	2 0
ANONYMOUS.—*Banbury Co-operative Tract	1 0
*Co-operation a Cure for Poverty	0 5
*Five Reasons Why I am a Co-operator	0 5
*Opinions of Eminent Men on Co-operation, Nos. 1 and 2	0 3
*Self-Help and Help to our Neighbour	0 5
The Co-operative Wholesale Society—What is it?	Gratis.
*Working Together and Helping One Another	1 0
ARNOLD, J.—The best means of bringing Co-operation and Trade Unions into closer Union ..	2 0
ARNOLD, T. G.—The Benefits of Co-operation	2 0
BAILEY, H. R.—Balance Sheets and How to Prove Them	2 6
BALMFORTH, O.—Educational Funds, their necessity and importance	2 0
BAMFORD, S.—Overlapping by Co-operative Societies	1 0
BECKETT, C. J.—Overlapping: Its Varieties and Dangers	2 0
BOOTH, NELSON.—*How Bob became a Co-operator	0 5
CAIRNS, J.—Duties, Responsibilities, and Opportunities of a Manager.....	2 0
CAMPBELL, W. How Best to Develop Co-operative Agriculture	2 0
CROOKS, W.—*Dividend: What it is, and How it is made	1 0
DAVIES, MISS M. LLEWELYN.—The Co-operative Movement	0 9
The Work of Educational Committees' Associations	2 0
DAWE, T.—A Co-operative Tour in Belgium and France.....	3 6
The Co-operative Movement: An Historical Sketch	2 0
DEANS, J.—The Amalgamation of Societies as a means of Consolidating the Co-operative Movement	Gratis.
The best method of Consolidating or Federating existing Productive effort ..	2 0

* These Tracts can also be had in the Welsh Language at the same prices.

ADVERTISEMENTS.

	Per 100.
DURHAM, Bishop of.—An Address	s. d. 2 6
GRAY, J. C.—Competing Co-operators	1 6
" Co-operation in Agriculture	2 0
" Co-operative Production	2 0
" Co-operative Societies and the Income Tax	1 6
" How to Start Co-operative Stores	Gratis.
" Loan Capital, and How to Deal with it	1 6
" Notes of Importance, for the Use of Committees and Officials: Loans and Deposits, Share Capital, the Use of Receipt Stamps, the Importance of Efficient Auditing	Gratis.
" Pamphlet on the Food and Drugs Act and Shop Assistants Act	3 6
" Self-Help for the People	1 0
" The System of Credit as Practised by Co-operative Societies	2 6
GREEN, J. W.—How to Manage a Boot and Shoe Department	2 0
GREENING, E. O.—How to Make Co-operation Succeed in Large Centres of Population	2 0
GREENWOOD, A.—The Educational Department of Rochdale Pioneers' Society Limited: Its Origin and Development	2 6
GREENWOOD, J.—History of Hebden Bridge Fustian Society	3 6
HALFORD, Miss J.—The International Co-operative Alliance: Its Aims and Work	Gratis.
HARRISON, W. G.—How best to Consolidate and Improve the Position of Productive Societies	2 0
HAWKINS, G.—Are Modifications in the Rochdale System of Co-operation necessary to meet the needs of great centres of Population?	2 0
HINES, G.—Co-operation and the Perils of Credit	2 0
HOLYOAKE, G. J.—Logic of Co-operation	5 6
" The Growth of Co-operation in England	3 6
" Pamphlet on "Robert Owen"—The Precursor of Social Reform	8 0
" Address delivered at Newtown on the occasion of the Unveiling of the Memorial to Robert Owen	3 6
HOPKINSON, G. H.—The Best System of Leakage for a Country Co-operative Store	2 0
HUGHES, THOS., Q.C.—Joint Address—Co-operative Faith and Practice	2 6
" Lecture on the History and Objects of Co-operation	4 0
JOHNSTON, J.—Trade-Unionism and Co-operation	2 0
JONES, B.—Lecture: What is meant by Co-operation	4 6
" Possibilities of Co-operation, with Diagrams	0 6
KAUFFMAN, Rev. M.—Christian Socialist Movement	2 0
M'INNES, D.—Co-operation as Applied to the Agricultural Population and to Agriculture	2 0
" How best to carry on Distributive Co-operation in Agricultural Districts	2 0
" How Co-operative Societies can Supply their Members with Dwelling-houses	2 0
MALLACE, A.—Lessons from our Balance Sheets	2 6
MAXWELL, W.—Wholesale Co-operation	4 0
MAY, H. J.—The Relation of Co-operation to other Working Class Movements	2 6
MOREL, E. D.—Empire-Grown Cotton	7 6
NASH, VAUGHAN.—Co-operation in Relation to International Commerce	2 6
NEALE, E. V.—Co-operative Societies and the Income Tax	Gratis.
" Joint Address—Co-operative Faith and Practice	2 6
" The Common Sense of Co-operation	1 9
" The Co-operative News, why Co-operators should support it	Gratis.
" The Economic Aspect of Co-operation	2 0
" The Principles of Rating Applied to Co-operative Stores	1 6
" *What Co-operation can do for the Labourer	0 5
" What is Co-operation?	1 9
NEATE, H. D.—How to Manage a Butchering Business	2 6
ODGERS, J.—The Co-operative Insurance Society	2 0
OPENSHAW, W.—Store Management	2 0
PATON, Rev. Dr. J. B.—How to restore the vigorous Yeoman-Peasantry of England	2 0
POTTER, Miss B.—How best to do away with the Sweating System	2 0
" The Relationship between Co-operation and Trade-Unionism	2 0
PLUNKETT, Hon. HORACE.—Co-operation for Ireland	2 6
P. H.—What's the Good of it?	1 0
RAE, W. R.—How best can Co-operative Societies utilise their Educational Funds in view of the Educational Facilities now provided by Municipal and Local Authorities	2 6
" The Work of an Educational Committee	2 0
ROCKELL, F.—Drapery Departments and their Management	2 0
SCOTTON, A.—Cottage Purchasing	2 0
" Penny Banks	1 6
" Some of the Benefits and Advantages of Co-operation to Working Men	1 6
SHARLAND, Miss E. C.—Talks on Co-operation	5 0
SHARP, Miss.—Co-operative Education	2 0
" What has a Woman to do with Co-operation?	2 6

* These Tracts can also be had in the Welsh Language at the same prices.

ADVERTISEMENTS.

	Per 100.
	s. d.
SHAW, Rev. HUDSON.—Co-operation and Education	Gratis.
SMITH, JOSEPH.—How to take a Town (Co-operatively) by Storm	0 5
SNELL, W. E.—The Rights and Privileges of Citizens, with special reference to the Traders' Agitation against the Co-operative Movement	2 0
STEPNEY, Bishop of (Rev. Cosmo Gordon Lang, D.D.).—An Address	2 0
SWALLOW, W.—Co-operative Production	2 0
" Credit Trading in connection with Co-operative Societies	2 6
" The Duty of the Store to Productive Societies	1 6
TUTT, R. H.—The Duty of a Society to Educate its Members in the Principles of Co-operation	1 9
TUTT, R. H.—The Position Co-operators ought to take with regard to the Social and Industrial Problems of the present time	2 0
WATTS, Dr. J.—Co-operation an Economic Element in Society	5 0
WEBB, A. E. H.—How to Manage a Boot and Shoe Department	2 0
WEBB, Miss C.—The Machinery of the Co-operative Movement	2 0
" Should Co-operative Employés Understand the Principles of the Movement?	2 0
WEBB, S.—The best Method of bringing Co-operation within the reach of the Poorest of the Population	2 0
WILLIAMS, ANEURIN.—The Relation of the Co-operative Movement to National and International Commerce	2 0
WINFREY, R., C.C.—Small Holdings	2 0
WOLFF, H. W.—Co-operative Credit Banking	2 0
" The Spread of Co-operation	4 6
WOOD, T.—Expenses and Depreciation, their application to Co-operative Societies	2 0
" Transferable Shares, and the Question of Reserve Funds and Depreciation ..	8 6

Inaugural Addresses delivered at Congress—1897, by W. MAXWELL; 1898, by the Bishop of London; 1899, by F. HARDERN; 1900, by W. H. BROWN; 1901, by J. WARWICK; 1902, by G. HAWKINS; 1903, by J. SHILLITO; 1904, by E. O. GREENING (3s.)

2 0

CO-OPERATIVE PUBLICATIONS.

The following Co-operative Publications may also be had on application to the CO-OPERATIVE UNION LIMITED, Long Millgate, Manchester, at the prices annexed:—

CO-OPERATIVE HISTORY.

1. "Industrial Co-operation" (The Story of a Peaceful Revolution). Price 2s 6d. per copy net, postage 4d.
2. "Our Story." By Miss I. Nicholson. Price 8s. 6d. per doz., or 5½d. per copy post free.
3. "An Illustrated History of the Women's Co-operative Guild, 1883-1904." By Miss M. Ll. Davies. Bound in linen, 1s. 3d. per copy, post free; bound in stiff paper, 9d. per copy, post free.
4. "The History of the Rochdale Pioneers." By G. J. Holyoake. Revised edition. Cloth, 2s.; or 2s. 3d. by post.
5. "Jubilee History of the Leeds Society." By G. J. Holyoake; 260 pages, with map of the stores and 30 illustrations. Handsomely bound, gilt lettered, 1s. 6d., or 1s. 10d. post free.
6. "Jubilee History of the Derby Society." By G. J. Holyoake. Price 1s. 6d., or 1s. 10d. post free.
7. "Jubilee Histories of the Oldham Equitable and Oldham Industrial Societies." In one book, price 1s. 6d., or 1s. 10d. post free.
8. "Co-operative Production." By B. Jones. *Co-operators' special edition.* Only a few copies left. Price 5s. 6d., or 5s. 11d. post free.
9. "History of Ralahine and Co-operative Farming." By the late E. T. Craig. Price 6d., post free.

ADVERTISEMENTS.

SOCIAL ECONOMY AND CITIZENSHIP.

10. "Working-Men Co-operators." By A. H. D. Acland and B. Jones. Revised edition. Price 10d., post free.
11. "A Manual for Co-operators." By T. Hughes and E. V. Neale. Stiff covers, 1s. 3d.; cloth, 2s. 6d., post free.
12. "Self-Help a Hundred Years Ago." By G. J. Holyoake. Cloth, 2s., or 2s. 3d. by post.
13. "The Co-operative Movement To-day." By G. J. Holyoake. Cloth, 2s., or 2s. 3d. by post.
14. "The Co-operative Movement in Great Britain." By Miss B. Potter. Cloth, 2s., or 2s. 3d. post free.
15. "Associated Homes:" A Lecture. By E. V. Neale, with engravings. Price 4d., post free.
16. "Social and Political Pioneers." By Rev. Ramsden Balmforth. Price 1s. 9d., or 2s. post free.
17. "Economics of Industry." By Prof. A. Marshall. Price 2s. 8d., or 3s. post free.
18. "The Evolution of Industry." By Prof. Hy. Dyer. Price 10s. net, or 10s. 6d. post free.
19. "The Industrial History of England." By Rev. Dr. H. de B. Gibbins, M.A. Price 2s. 3d., or 2s. 6d. post free.
20. "English Social Reformers." By Rev. Dr. H. de B. Gibbins, M.A. Price 2s., or 2s. 3d. post free.
21. "A Short History of British Commerce and Industry." By L. L. Price, M.A. (Oxford.) Price 2s. 6d., or 2s. 10d. post free.
22. "Life, Times, and Labours of Robert Owen." By Lloyd Jones. Price 2s. 8d., or 3s. post free.
23. "Sixty Years of an Agitator's Life." By G. J. Holyoake. Two Volumes. Cloth, 5s. 3d., or 5s. 9d. by post.
24. "Industrial and Social Life and the Empire." By J. St. Loe Strachey. Price 1s. 4d., or 1s. 6d. post free.
25. "The Industrial and Social Life and Duties of the Citizen." By J. E. Parrott. Price 1s., post free.
26. "Life and Duty of the Citizen." By J. E. Parrott. Price 1s., post free.
27. "Laws of Every-day Life." By H. O. Arnold Forster. New edition, including chapters on Co-operation. Price 1s., or 1s. 3d. post free.
28. "Social Life" (a series of Three Lectures). By Rev. Dr. J. Wilson Harper. Price 10d., post free.

LAWS RELATING TO CO-OPERATION AND LABOUR.

29. "Handbook to the Industrial and Provident Societies Act, 1893," with Explanations and Forms. By J. C. Gray. Price 2s. 6d., post free.
30. "Handy Book of the Labour Laws." By George Howell. Price 3s., or 3s. 4d. post free.
31. "The Reformer's Year Book." Price 1s., or 1s. 3d. post free.

RULES FOR CO-OPERATIVE SOCIETIES.

32. "General Rules for an Industrial and Provident Society—Distributive and Productive." Price 1½d. per copy. *To be had only from the Co-operative Union Limited.*

CO-OPERATIVE BOOKKEEPING.

33. "Co-operative Bookkeeping" (Test Book for Co-operative Students). By A. Wood, A.C.A., Manchester. Price 2s. 6d. net.
34. "A Manual on Co-operative Bookkeeping." Cloth covers. Price 2s. 6d., or 3s. post free.
35. "System of Bookkeeping." By W. Pomfret. Price 1s. 6d., or 1s. 8d. post free.
36. Three Ruled Exercise Books, for use with W. Pomfret's "System of Bookkeeping." Price 1s. 2d., or 1s. 6d. post free.

ADVERTISEMENTS.

37. "A Manual of Auditing." Paper covers. Price 1s. 9d., or 2s. post free.

38. "A Manual on Systems of Check." Price 4d. each.

39. Nomination Book (Industrial and Provident Societies Act, 1893). Size 1, containing 100 forms (for small societies), price 4s.; size 2, containing 500 forms (for large societies), price 9s. Postage or carriage extra.

PEOPLE'S BANKS.

40. "People's Banks." By H. W. Wolff. *Special price to co-operators*, 6s., or 6s. 6d. post free.

41. "A People's Bank Manual." By H. W. Wolff. Price 6d.

42. "Village Banks." By H. W. Wolff. Price 6d.

SONGS AND MUSIC.

43. Co-operative Songs and Dialogues. Price 3d. per copy.

44. Co-operative Songs (with music). Price 6d., or 7d. post free.

45. Co-operative Song, "Here's a Health to the Cause." Full music size. Price 1s.

46. * * "Maggie's Help: A Service of Song." By G. Hines. With music, price 4d., post free.

47. * * "Co-operative Fairy Tales." By G. Hines. Price 2d., post free.

MISCELLANEOUS.

48. "Public Speaking and Debate." By G. J. Holyoake. Cloth, price 2s. 8d., or 3s. post free; paper covers, 1s., or 1s. 3d. post free.

49. "Co-operative Directory." Contains list of all Co-operative Societies in the United Kingdom, with particulars of business carried on, and other useful information. Price 10s. 6d. per copy, post free. *To be had only from the Co-operative Union.*

50. The Report of the Stratford Co-operative Congress. Price 2s. 6d.

51. Report on Workmen's Co-operative Societies in the United Kingdom. Issued by Labour Department, Board of Trade. Price 1s. 5d. post free.

* * * Magic Lantern Slides to illustrate the "Service of Song" and "Fairy Tales" are lent FREE on application to the Co-operative Union Limited, on condition that borrowers pay carriage both ways. A list of slides kept in stock may be had on application.





HD
3485
C54
1904

Co-operative Congress
Report

**PLEASE DO NOT REMOVE
CARDS OR SLIPS FROM THIS POCKET**

UNIVERSITY OF TORONTO LIBRARY

